Interstate S&L Mergers: 1982 to Present

In Chronological Order (Dollar Figures in Millions)

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Date of Merger	Acquiring Institution S&L Acquired	Total Assets 12/31/82	Assets When Merged
1982			
Jan. 15	**Home Savings of America, FS&LA, Los Angeles**	$16,265	
	El Centro Federal S&L Assn., Dallas		$ 13
	Royal Federal S&L Assn., Dallas		165
	Buffalo S&L Assn., Houston		162
	Republic of Texas Savings Assn., Houston		273
	Civic S&L Assn., Irving, Tex.		44
Feb. 5	**California Federal S&L Assn., Los Angeles**	$10,213	
	United FS&LA of Broward County, Ft. Lauderdale, Fla.		$724
	Guaranty Federal S&L Assn., Adel, Ga.		32
	Peach State Federal S&L Assn., Bremen, Ga.		122
	First Federal S&L Assn., Sylvania, Ga.		17
	United Federal S&L Assn., Baltimore, Md.		167
Mar. 15	**Schenectady Savings Bank, N.Y. (a)**	$3,064	
	Hartford Federal Savings & Loan Assn., Conn.		$391
April 1	**First Federal S&L Assn., Vancouver, Wash. (b)**	$481	
	Oregon Trail S&L Assn., Portland		$223
May 28	**World Savings & Loan Assn., Oakland, Calif.**	$7,276	
	Majestic Savings, FS&LA, Denver		$1,200
	World Savings, FS&LA, Englewood, Colo.		747
	Commerce Savings, FS&LA, Shawnee, Kan.		134
June 30	**Perpetual American FS&LA, Washington, D.C. (c)**	$2,112	
	Washington-Lee Savings & Loan Assn., McLean, Va.		$368
July 30	**First Federal S&L Assn., Phoenix, Ariz.**	$2,561	
	Mutual Savings & Loan Assn., El Paso, Tex.		$175
Aug. 2	**Erie Savings Bank, Buffalo, N.Y. (d)**	$4,212	
	American Federal S&L Assn., Southfield, Mich.		$866
	First Federal Savings of Mid-Florida, DeLand (e)		522
	Harris County Federal S&L Assn., Baytown, Tex. (e)		160
Aug. 2	**Perpetual American FS&LA, McLean, Va.**	$2,112	
	Guardian Federal S&L Assn., Silver Spring, Md.		$190
Aug.16	**Citicorp, New York**	$129,997	
	Fidelity Savings, FS&LA, San Francisco (f)		$3,005
Sep. 1	**Capital Savings, FS&LA, Olympia, Wash.**	$778	
	Havre Federal S&L Assn., Montana		$71
Sep. 30	**Landmark Land Co. Inc., Carmel, Calif.**	N.A.	
	Dixie Federal S&L Assn., New Orleans (g)		$684
Oct. 1	**Carteret Savings & Loan, FA, Newark, N.J.**	$3,624	
	First Federal S&L Assn., Delray Beach, Fla.		$806
Oct. 12	**Northeast Savings FA, Hartford, Conn.**	$3,064	
	First Federal S&L Assn., Boston		$245
	Freedom Federal S&L Assn., Worcester, Mass.		645
Oct. 21	**Sooner Federal S&L Assn, Tulsa, Okla.**	$1,405	
	Corsicana Federal S&L Assn., Tex. (h)		$80
	Modern Savings & Loan Assn., Pasadena, Tex. (h)		20
Nov. 16	**Empire of America FSA, Deland, Fla.**	$1,409	
	Island Federal S&L Assn., Hempstead, N.Y.		$267
	South Shore Federal S&L Assn., Massapequa, N.Y.		357
1983			
Feb. 3	**California Federal S&L Assn., Los Angeles**	$10,213	
	Family S&L Assn., Reno, Nev.		$96

(a) Changed to an S&L charter after the merger and became Northeast Savings FA, Hartford, Conn.
(b) Changed name to Community Federal Savings on Dec. 27.
(c) Changed location to McLean, Va., after the merger.
(d) Changed to an S&L charter after the merger and became Empire of America FSA, Buffalo, N.Y.
(e) Became part of Empire of America FSA, Deland, Fla., a sister S&L to Empire of America FSA, Buffalo.
(f) Changed name to Citicorp Savings, FS&LA, after the acquisition. Assets shown are as of Dec. 31, 1982.
(g) Just prior to the acquisition, Dixie Federal acquired the $75 million-asset Heritage Federal S&L Assn., Bossier City, La.
(h)After the acquisition, Corsicana Federal and Modern Savings were merged into the newly-formed Texas Western Federal Assn., Houston
N.A.—Not available.

S&L Ranks Are Thinning

Continued from page 1

dustry.

• For the 28th year in a row, Home Savings of America, a Federal Savings & Loan Association, Los Angeles, was the nation's largest S&L, with $11.8 billion in deposits on Dec. 31.

The Industry Consolidates

At yearend 1982, the top 300 savings and loans in the nation held 58.2% of the deposits of all S&Ls and 60.5% of all S&L assets, up from 52.3% and 54.7%, respectively.

In addition, deposits of the top 300 grew by 19.8% last year, and their assets rose by 17.5%. This compares with a 7.7% rise in deposits and a 6.3% increase in assets for the industry as a whole over the year.

The acceleration of mergers among the top S&Ls in the nation was the major reason for their substantially larger gains in deposits and assets last year. The American Banker estimates that approximately $33 billion of the $54.5 billion increase in deposits posted by the top 300 S&Ls last year was attributable to mergers.

In 1981, the previous record year for mergers in the industry, the American Banker estimated that mergers accounted for $15.8 billion of the $17.5 billion increase in deposits posted by the top 300 S&Ls in 1981.

Total deposits of the top 300 S&Ls were $329.3 billion on Dec. 31, 1982, compared with $274.8 billion for the 300 largest S&Ls on Dec. 31, 1981. Total assets of the top 300 S&Ls were $426.8 billion at yearend, compared with $363.2 billion a year earlier.

For the industry as a whole, total deposits were $565.5 billion on Dec. 31, compared with $525.1 billion a year earlier. Total assets were $706 billion at yearend, compared with $664.2 billion a year earlier. Industrywide data are from the Federal Home Loan Bank Board.

Net Loss of 442 S&Ls

As mentioned above, there was a net loss of 442 institutions, or 10.3% of the industry, in 1982, according to preliminary data from the FHLBB. There were approximately 3,850 savings and loans in the nation at yearend 1982, compared with 4,292 a year earlier. Over 1981, a net reduction of 326 S&Ls took place — 7% of the industry — according to revised data from the FHLBB.

The heavy merger activity over the past two years is a result of the continued unprofitability of the industry, which has been attributed to the high level of interest rates over the last several years and the first half of 1982.

Although rates have dropped substantially over the last half of 1982, there is a lag in the effect on earnings. This is because many thrifts are locked into higher-yielding 2½-year certificates, while the bulk of thrift assets are low-yielding, fixed-rate, long-term mortgages.

According to the American Banker's deposit analysis of the top 300 S&Ls, approximately 22.3% of their total deposits were in 2½-year certificates and 27.6% were in six-month money market certificates.

Impact of Mergers on Top 300

Mergers substantially changed the composition of the top 300 S&Ls last year, as new associations were formed from the remains of old institutions. Or smaller associations combined to form one larger entity.

For example, among the top 300 at yearend 1982, 28 associations either did not exist at yearend 1981, or were so small in deposit size that the American Banker had no deposit data for these S&Ls.

Among the new associations are 17th-ranked Empire of America FSA, Buffalo, N.Y., which was the former Erie Savings Bank, Buffalo, and the 24th-ranked Northeast Savings FA, Hartford, Conn., which was the former Schenectady Savings Bank, N.Y.

Also among the 10 largest S&Ls at yearend, there are two newcomers whose gains in rank are attributable to mergers. Talman Home Federal Savings & Loan Association, Chicago, moved up seven places in rank to sixth place, and World Savings FS&LA, Oakland, Calif., jumped eight places to rank eighth.

Talman acquired two Chicago-based S&Ls: the $1.3 billion-asset North West Federal S&L Assn. last February, and the $297 million-asset Alliance Savings & Loan Assn. last March.

World Savings was involved in interstate mergers involving three associations last May. It acquired two Colorado-based thrifts — Majestic Savings FS&LA, Denver, with $1.2 billion in assets, and World Savings FS&LA,

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Continental Plans Cut in Loan Level

By RICHARD RINGER

CHICAGO — Continental Illinois Corp. this year plans a "modest reduction" in its level of commercial loans on top of the already expected decline in loan volume by corporate borrowers.

Continental also anticipates being able to reduce its nonperforming credits by $500 million from the $1.9 billion mark at the end of last year. Working off the nonperforming credits is a "crucial point — not only for what it does to improve our [earnings] results, but in how it improves everyone's perception of our performance and our prospects," said Roger E. Anderson, Continental's chairman and chief executive officer.

These steps are part of Continental's 1983 tactical plan, which was outlined for employees this week by Mr. Anderson. Continental is the parent company of Continental Illinois National

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Top 100 Savings and Loan Associations in the U.S.

December 31, 1982, Compared with December 31, 1981

In order of Size of Total Deposits

Compiled by the **American Banker** Copyright 1983

Rank Dec. 31, 1982	Name of Association	DEPOSITS Amount 12/31/82 $	DEPOSITS Amount 12/31/81 $	Rank 12/31/81	Gain	TOTAL ASSETS Amount 12/31/82 $	TOTAL ASSETS Amount 12/31/81 $	ACCOUNTS 12/31/82 Number	ACCOUNTS 12/31/81 Number	INTEREST RATE ON NEW ACCOUNTS(a) 12/31/82 %	INTEREST RATE ON NEW ACCOUNTS(a) 12/31/81 %
1	Home Savings of America, FS&LA, Los Angeles	11,828,936,000	11,084,166,771	1		16,265,153,000	14,506,927,118	1,897,111	2,090,820	5.250 - 14.800	5.250 - 16.550
2	Great Western Savings, FS&LA, Beverly Hills	8,745,669,000	7,849,947,679	2		12,558,419,000	10,619,453,000	1,320,551	1,063,180	5.250 - 8.653	5.250 - 16.550
3	California Fed. Savings & Loan Assn., Los Angeles	7,573,054,020	5,159,044,248	5	+ 2	10,213,289,924	7,473,871,448	881,508	687,591	5.250 - 12.930	5.250 - 16.550
4	Glendale Federal Savings & Loan Assn., Calif	6,775,271,908	5,882,068,179	4		8,180,601,989	7,860,717,538	878,997	750,000	5.500 - 14.800	5.500 - 16.104
5	American Savings, FS&LA, Beverly Hills	6,241,282,514	6,385,568,779	3		9,359,681,347	9,748,551,371	859,775	882,893	5.250 - 11.500	5.250 - 16.550
6	Talman Home Federal Savings & Loan Assn., Chicago	5,065,075,102	2,743,654,072	13	+ 7	6,482,788,610	3,732,612,570	755,539	390,652	5.250 - 14.800	5.250 - 16.550
7	State Savings & Loan Assn., Stockton, Calif	4,904,237,000	2,747,715,863	12	+ 5	6,506,386,000	3,662,589,850	70,198	107,321	5.250 - 14.800	5.250 - 16.550
8	World Savings, FS&LA, Oakland, Calif	4,843,681,730	2,552,619,086	16	+ 8	7,276,400,730	4,839,184,443	802,281	439,103	5.250 - 14.800	5.250 - 16.550
9	Home Fed. Savings & Loan Assn. of San Diego, Calif	4,528,194,000	3,332,754,623	7		6,131,254,000	5,248,888,219	N.A.	494,545	N.A.	5.250 - 16.550
10	First Nationwide Savings, FS&LA, San Francisco	4,480,547,578	4,666,045,323	6		7,312,796,964	7,023,450,004	805,396	421,447	5.250 - 14.800	5.250 - 16.550
11	Coast Federal Savings of America, FS&LA, Los Angeles	3,460,897,406	....	...		4,680,068,310	....	489,726	....	5.500 - 11.500	....
12	Imperial Savings & Loan Assn., FS&LA, San Francisco	3,402,972,154	3,284,398,615	8		4,705,338,473	4,635,247,778	483,309	487,295	5.250 - 14.800	5.250 - 16.550
13	City Federal Savings & Loan Assn., Elizabeth, N.J	3,385,792,000	2,403,000,000	18	+ 5	4,527,825,000	3,341,000,000	630,902	N.A.	5.250 - 14.800	N.A.
14	First Federal Savings & Loan Assn., Chicago	3,309,391,701	2,839,538,315	11		N.A.	3,608,316,420	584,492	494,313	5.250 - 14.800	5.250 - 16.550
15	Standard Federal Savings & Loan Assn., Troy, Mich	3,284,918,206	3,108,892,535	10		3,775,707,070	3,445,909,477	505,942	N.A.	5.250 - 14.000	5.250 - 16.104
16	First Federal Savings & Loan Assn., Detroit	3,281,083,653	3,209,652,409	9		5,228,907,139	3,977,284,382	565,235	550,731	5.250 - 10.750	5.250 - 12.698
17	Empire of America FSA, Buffalo, N.Y	3,211,273,224	....	...		4,212,300,459	....	690,139	....	5.250 - 14.800	....
18	Great American Federal S & L Assn., San Diego, Calif	3,198,394,021	2,030,833,103	22	+ 4	4,463,342,619	2,973,850,570	501,077	341,470	5.250 - 14.800	5.250 - 16.104
19	Gibraltar Savings, FS&LA, Beverly Hills	2,937,027,738	2,604,669,000	15		4,812,991,467	4,756,237,000	402,225	423,338	5.250 - 14.800	5.250 - 16.500
20	Carteret Savings & Loan Assn., FA, Newark, N.J	2,932,181,094	1,515,652,962	37	+ 17	3,623,887,458	1,930,115,097	464,691	232,747	5.250 - 14.800	5.250 - 16.550
21	AmeriFirst Federal Savings & Loan Assn., Miami	2,756,057,467	2,610,698,438	14		3,910,194,296	3,361,632,219	418,569	N.A.	5.250 - 10.250	N.A.
22	Gibraltar Savings Assn., Houston	2,704,915,745	2,548,374,161	17		3,977,026,801	3,615,018,882	276,962	N.A.	5.250 - 14.800	5.250 - 16.550
23	First Federal Savings & Loan Assn., Rochester, N.Y	2,691,710,406	1,685,396,000	28	+ 5	4,023,741,567	2,133,104,000	684,094	377,560	5.250 - 11.350	5.250 - 16.550
24	Northeast Savings, FA, Hartford, Conn	2,535,343,775	....	...		3,064,135,192	....	542,464	....	5.000 - 12.000	....
25	Allstate Savings & Loan Assn., Los Angeles	2,516,217,973	2,270,000,000	20		3,543,919,544	3,300,000,000	393,459	383,000	5.250 - 14.800	5.250 - 16.550
26	Florida Federal Savings & Loan Assn., St. Petersburg	2,441,871,773	1,917,115,417	25		3,099,281,496	2,402,283,272	392,420	289,885	5.250 - 14.800	5.250 - 16.104
27	Twin City Federal Savings & Loan Assn., Minneapolis	2,344,671,000	2,087,119,273	21		3,140,198,000	2,756,552,833	574,367	541,021	5.250 - 14.000	5.250 - 16.550
28	United Savings & Loan Assn., Culver City, Calif	2,228,495,000	....	...		3,066,139,000	....	294,000	....	5.250 - 11.500	....
29	American Savings & Loan Assn. of Florida, Miami	2,213,411,206	1,977,792,000	23		2,562,041,926	2,339,168,000	237,867	211,888	5.250 - 14.270	5.250 - 13.450
30	Community Federal Savings & Loan Assn., St. Louis, Mo.	2,115,841,878	1,964,611,454	24		2,583,382,380	2,526,626,471	495,864	471,925	5.250 - 14.800	5.250 - 16.550
31	University Savings Assn., Houston	2,007,145,004	1,655,957,044	30		2,511,175,281	2,117,299,834	323,455	394,722	5.250 - 14.800	5.250 - 16.550
32	Coral Gables Federal Savings & Loan Assn., Fla	2,001,049,292	1,294,222,939	48	+ 16	2,275,552,862	1,472,761,963	312,160	205,930	5.250 - 14.800	5.250 - 16.550
33	Farm & Home Savings Assn., Nevada, Mo	1,954,105,859	1,864,462,197	26		2,488,594,552	2,284,104,220	311,610	304,313	5.250 - 10.000	5.250 - 16.550
34	Benjamin Franklin Federal S & L Assn., Portland, Ore	1,949,480,488	872,566,149	93	+ 59	3,240,861,412	1,096,798,689	366,549	194,655	5.250 - 14.800	5.250 - 16.550
35	Citicorp Savings, FS&LA, San Francisco	1,926,074,325	1,408,005,216	42	+ 7	3,005,100,522	2,922,518,000	237,586	280,092	5.250 - 14.800	5.250 - 16.550
36	Suffolk County Federal S & L Assn., Centereach, N.Y	1,915,425,366	950,154,589	84	+ 48	2,502,794,732	1,117,817,848	469,378	211,363	5.250 - 14.800	5.250 - 13.450
37	Western Savings & Loan Assn., Phoenix, Ariz	1,900,265,000	1,738,633,603	27		2,582,020,000	2,210,043,141	N.A.	342,095	N.A.	5.250 - 16.550
38	Georgia Federal Savings & Loan Assn., Atlanta	1,878,196,266	1,671,418,060	29		2,210,158,907	2,006,894,439	358,152	N.A.	5.250 - 14.800	5.250 - 15.900
39	Atlantic Financial Federal Savings & Loan Assn, Philadelphia	1,799,278,822	....	...		2,045,498,333	....	394,866	....	5.250 - 14.800	....
40	First Texas Savings Assn., Dallas	1,783,845,138	1,629,413,284	32		2,402,680,324	2,132,507,217	293,731	287,503	5.250 - 14.800	5.250 - 16.550
41	First Federal Savings & Loan Assn., Phoenix, Ariz	1,743,498,687	1,472,930,214	39		2,561,252,747	2,001,667,122	308,431	260,407	5.250 - 14.800	5.250 - 16.550
42	Dade Savings & Loan Assn., Miami	1,738,788,975	1,561,445,484	33		2,170,414,358	2,137,680,462	301,620	287,597	5.250 - 14.800	5.250 - 16.550
43	Biscayne Federal Savings & Loan Assn., Miami	1,727,115,000	1,652,228,309	31		1,852,078,000	1,847,179,197	175,546	193,000	5.250 - 14.120	5.250 - 16.550
44	Suburban Savings & Loan Assn., Wayne, N.J	1,654,401,237	1,455,590,490	41		1,918,763,406	2,119,652,769	327,054	275,063	5.250 - 14.800	5.250 - 16.550
45	American Savings & Loan Assn., Salt Lake City, Utah	1,646,829,903	1,519,439,935	36		2,345,706,937	2,468,544,026	N.A.	443,620	5.250 - 14.000	5.250 - 13.000
46	TRANSOHIO Savings Assn., Cleveland	1,623,354,000	1,555,824,000	34		2,058,735,000	1,877,991,000	N.A.	302,405	N.A.	5.500 - 16.550
47	Central Federal Savings & Loan Assn., San Diego, Calif	1,610,292,000	1,288,347,000	49	+ 2	2,233,478,000	1,979,099,000	173,745	162,474	5.250 - 14.800	5.250 - 16.550
48	Broadview Savings & Loan Co., Cleveland	1,558,559,991	1,525,467,873	35		1,934,020,428	1,837,080,260	319,492	326,159	5.250 - 12.000	5.250 - 16.104
49	Fulton Federal Savings & Loan Assn., Atlanta	1,532,747,296	1,059,604,431	69	+ 20	1,720,348,470	1,281,222,485	305,958	153,907	5.250 - 10.500	5.250 - 16.550
50	Pacific First Fed. Savings & Loan Assn., Tacoma, Wash.	1,526,576,675	1,312,480,967	46		2,160,803,719	1,763,607,768	237,150	208,071	5.250 - 10.000	5.250 - 16.104
51	Perpetual American Fed. S & L Assn., McLean, Va	1,465,503,000	1,056,389,370	73	+ 22	2,112,285,000	1,461,976,452	303,764	230,596	5.250 - 14.800	5.250 - 16.200
52	Bell Federal Savings & Loan Assn., Chicago	1,448,868,982	1,467,075,872	40		1,567,000,938	1,602,953,555	178,247	25,506	5.250 - 13.232	5.250 - 16.104
53	St. Paul Federal Savings & Loan Assn., Chicago	1,426,178,473	1,377,487,758	44		1,811,815,242	1,645,698,046	325,530	321,529	5.250 - 14.800	5.500 - 16.550
54	Santa Barbara Savings & Loan Assn., Calif	1,399,592,401	1,508,869,029	38		2,066,360,659	2,061,331,400	226,932	267,751	5.500 - 14.290	5.250 - 16.100
55	Western Federal Savings & Loan Assn., Denver	1,397,661,823	1,053,591,328	74	+ 19	1,801,534,799	1,394,303,351	233,190	186,062	5.250 - 12.000	5.250 - 16.550
56	United Savings Assn., Houston	1,380,968,625	1,392,679,061	43		1,939,848,245	1,836,586,096	201,216	200,418	5.250 - 14.800	5.250 - 15.000
57	Midwest Federal Savings & Loan Assn., Minneapolis	1,366,115,893	1,261,567,308	50		1,824,834,331	1,859,574,057	236,825	N.A.	5.250 - 9.700	N.A.
58	Capitol Federal Savings & Loan Assn., Topeka, Kan	1,347,955,851	1,222,660,641	51		1,563,894,468	1,483,200,119	118,801	254,585	5.250 - 11.000	5.250 - 15.150
59	Pioneer Federal Savings & Loan Assn., Clearwater, Fla	1,345,965,566	1,032,913,637	75	+ 16	1,531,574,330	1,219,925,984	193,658	147,255	5.250 - 10.500	5.250 - 16.550
60	Astoria Federal Savings & Loan Assn., Queens, New York	1,343,029,526	1,187,140,924	55		1,733,587,698	1,579,109,685	205,748	198,786	5.500 - 14.800	5.250 - 16.550
61	Atlantic Federal S & L Assn., Fort Lauderdale, Fla	1,333,557,722	1,150,942,709	56		1,539,005,874	1,340,391,936	216,970	205,088	5.250 - 13.805	5.250 - 16.104
62	Dallas Federal Savings & Loan Assn	1,332,712,250	1,114,320,971	62		1,589,685,085	1,432,710,764	204,525	185,984	5.500 - 11.000	5.250 - 13.450
63	Valley Federal S & L Assn., Van Nuys, Calif	1,321,063,000	1,073,682,000	67	+ 4	1,781,052,000	1,595,378,000	184,009	N.A.	5.500 - 14.800	5.250 - 16.550
64	Fidelity Federal S & L Assn., Glendale, Calif	1,309,299,979	1,131,248,392	60		1,747,602,994	1,751,907,704	203,310	177,625	5.250 - 14.800	5.250 - 16.550
65	Far West Federal Savings & Loan Assn., Portland, Ore	1,276,293,836	1,072,211,054	68	+ 3	1,848,485,127	1,560,112,977	N.A.	226,681	N.A.	5.250 - 16.550
66	Ohio Savings Assn., Cleveland	1,271,991,149	1,216,600,678	53		1,652,843,621	1,692,251,925	243,052	264,582	5.250 - 13.476	5.500 - 16.550
67	Security Savings & Loan Assn., Milwaukee, Wis	1,269,319,099	1,118,505,590	61		1,438,876,337	1,259,759,464	256,663	200,863	5.250 - 13.230	5.250 - 16.100
68	Great Lakes Federal S & L Assn., Ann Arbor, Mich	1,268,872,478	698,536,706	117	+ 49	1,553,024,559	830,602,423	245,414	140,085	5.250 - 12.000	5.250 - 15.243
69	Decatur Federal Savings & Loan Assn., Ga	1,238,696,545	1,057,131,697	72	+ 3	1,336,988,017	1,251,633,544	278,271	252,035	5.250 - 11.000	5.250 - 15.846
70	Commercial Federal Savings & Loan Assn., Omaha, Neb.	1,219,083,442	1,192,544,493	54		1,772,112,418	1,554,424,596	163,161	275,487	5.250 - 14.100	5.250 - 16.550
71	Empire of America FSA, De Land, Fla	1,186,159,000	467,433,000	197	+126	1,408,838,000	551,844,000	N.A.	N.A.	N.A.	N.A.
72	Guarantee Savings, FS&LA, Fresno, Calif	1,177,434,446	1,114,297,720	63		2,011,288,601	1,686,397,012	188,632	197,466	5.250 - 14.800	5.250 - 16.550
73	Columbia Savings, FS&LA, Denver	1,173,104,677	945,846,389	85	+12	1,453,222,294	1,230,846,417	190,782	219,915	5.250 - 14.607	5.250 - 16.550
74	Fortune Federal Savings & Loan Assn., Clearwater, Fla	1,172,529,888	1,075,135,364	66		1,273,186,368	1,176,408,780	177,320	167,990	5.250 - 10.250	5.250 - 16.550
75	Houston First American Savings Assn	1,172,370,508	1,143,597,907	58		1,552,675,175	1,589,991,627	184,466	N.A.	5.250 - 14.800	N.A.
76	Empire Savings Building & Loan Assn., Denver	1,152,871,369	959,711,872	82	+ 6	1,556,088,959	1,323,839,841	198,511	184,664	5.250 - 10.000	5.250 - 16.550
77	Chase Federal Savings & Loan Assn., Miami	1,135,537,636	1,308,655,640	47		1,560,600,751	1,542,430,451	154,641	178,565	5.250 - 14.800	5.250 - 16.550
78	Financial Fed. Savings & Loan Assn., Miami Beach, Fla	1,122,938,128	1,100,587,833	64		1,241,093,193	1,227,072,497	166,522	170,218	5.250 - 14.800	5.250 - 16.550
79	First Federal Savings & Loan Assn., Minneapolis	1,122,262,307	1,028,563,936	76		1,522,840,623	1,446,950,212	278,000	233,993	5.250 - 14.800	5.250 - 16.550
80	Honolulu Federal Savings & Loan Assn., Hawaii	1,121,604,884	969,283,375	80		1,719,799,112	1,464,856,533	301,513	307,775	5.250 - 13.450	5.250 - 16.550
81	Gem Savings Assn., Dayton, Ohio	1,119,378,528	934,056,474	88	+ 7	1,354,820,994	1,171,980,501	207,936	182,998	5.250 - 14.800	5.500 - 16.550
82	Pacific Fed. Savings & Loan Assn., Costa Mesa, Calif	1,116,713,513	1,220,924,950	52		1,732,601,102	1,717,853,484	161,842	210,656	5.250 - 11.320	5.250 - 16.550
83	Downey Savings & Loan Assn., Costa Mesa, Calif	1,112,220,290	945,213,292	86	+ 3	1,577,792,672	1,438,187,186	229,491	199,600	5.250 - 14.800	5.500 - 16.550
84	Home Federal Savings & Loan Assn., St. Petersburg, Fla.	1,078,098,103	1,058,722,707	70		1,199,188,488	1,189,707,060	145,464	128,699	5.250 - 9.250	5.500 - 16.550
85	Citizens Federal Savings & Loan Assn., Miami	1,074,521,996	953,023,905	83		1,286,210,495	1,140,695,920	147,167	122,642	5.250 - 14.800	5.250 - 16.300
86	San Antonio Savings Assn., Tex	1,070,886,901	859,632,837	95	+ 9	1,289,217,803	1,071,736,752	263,697	238,826	5.250 - 14.670	5.250 - 16.550
87	Sooner Federal Savings & Loan Assn., Tulsa, Okla	1,064,200,000	873,905,662	92	+ 5	1,404,864,000	1,158,594,952	177,278	94,811	5.250 - 14.350	5.250 - 16.500
88	First Federal Savings & Loan Assn., Pittsburgh	1,060,421,500	973,403,879	79		1,405,702,900	1,351,514,706	219,500	189,082	5.250 - 14.800	5.250 - 16.550
89	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,050,890,143	608,866,038	140	+ 51	1,165,309,937	718,359,578	199,132	124,489	5.250 - 14.800	5.250 - 16.550
90	Horizon Financial, FA, Southamption, Pa	1,045,745,274	336,244,483	286	+196	1,566,100,676	465,377,147	212,012	75,563	5.250 - 14.000	5.250 - 15.050
91	United First Fed. Savings & Loan Assn., Sarasota, Fla	1,037,905,249	966,228,888	81		1,228,250,374	1,159,577,424	155,647	144,210	5.250 - 14.800	5.250 - 16.104
92	Baltimore Federal Savings & Loan Assn	1,029,285,652	842,967,117	97	+ 5	1,427,990,149	1,153,932,102	238,804	N.A.	5.250 - 14.800	5.250 - 16.550
93	Hollywood Federal Savings & Loan Assn., Fla	1,028,392,883	1,019,998,624	77		1,146,117,509	1,129,224,858	206,120	217,293	5.250 - 14.800	5.250 - 16.550
94	Mercury Savings, FS&LA, Huntington Beach, Calif	1,013,247,413	869,548,876	94		1,328,000,000	1,153,276,272	173,000	164,411	5.250 - 11.500	5.500 - 16.020
95	Cardinal Federal Savings & Loan Assn., Cleveland	1,006,937,000	1,140,441,800	59		1,273,740,000	1,361,168,824	100,000	291,424	5.250 - 14.800	5.250 - 16.104
96	Loyola Federal Savings & Loan Assn., Baltimore	982,378,166	939,073,214	87		1,192,110,206	1,188,611,533	164,214	168,549	5.250 - 14.800	5.250 - 16.550
97	Landmark Savings Assn., Pittsburgh	975,582,320	549,622,919	154	+ 57	1,120,809,363	632,600,439	180,046	100,294	5.250 - 10.700	5.250 - 13.450
98	Bloomington Federal Savings & Loan Assn., Ill	973,018,826	627,334,987	138	+ 40	1,154,148,194	872,183,187	155,165	N.A.	5.250 - 14.800	5.500 - 13.450
99	Detroit & Northern Savings & Loan Assn., Hancock, Mich.	972,256,000	816,338,000	103	+ 4	1,189,125,000	917,843,000	183,604	168,043	5.250 - 14.800	5.250 - 16.104
100	Minnesota Federal Savings & Loan Assn., St. Paul	968,160,233	887,641,274	91		1,157,878,100	1,062,978,424	264,014	238,336	5.250 - 14.800	5.250 - 16.550

(a)—Range of interest rates is for all new accounts under $100,000, including interest-bearing NOW accounts and variable-rate certificates. In the case of the variable rate CDs, the rate shown is the highest offering rate in effect over the period 7/1/82 to 12/31/82. (b)—Based on revised data. Rank that S&L would have had if revised data had been available. (c)—Revised. N.A. —Not Available.

2nd 100 Largest Savings & Loan Associations in the U.S.

December 31, 1982, Compared with December 31, 1981

In order of Size of Total Deposits

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Rank Dec. 31, 1982	Name of Association	DEPOSITS Amount 12/31/82 $	DEPOSITS Amount 12/31/81 $	Rank 12/31/81	Gain	TOTAL ASSETS Amount 12/31/82 $	TOTAL ASSETS Amount 12/31/81 $	ACCOUNTS 12/31/82 Number	ACCOUNTS 12/31/81 Number	INTEREST RATE ON NEW ACCOUNTS(a) 12/31/82 %	INTEREST RATE ON NEW ACCOUNTS(a) 12/31/81 %
101	Leader Federal Savings & Loan Assn., Memphis, Tenn.	956,004,158	857,513,888	96		1,087,633,723	1,080,135,847	164,680	141,437	5.250 - 14.800	5.250 - 14.410
102	Chicago Federal Savings & Loan Assn.	950,191,914	269,547,000	369	+267	1,195,585,771	360,410,000	N.A.	N.A.	5.250 - 12.340	N.A.
103	Security First Fed. S & L Assn., Daytona Beach, Fla.	949,206,444	756,141,096	108	+ 5	1,083,151,612	851,254,577	50,009	116,143	5.250 - 14.800	5.250 - 15.721
104	Southwest Savings & Loan Assn., Phoenix, Ariz.	935,502,599	902,066,798	89		1,151,896,168	1,096,803,895	167,122	168,583	5.250 - 14.800	5.250 - 16.550
105	Freedom Savings & Loan Assn., Tampa, Fla.	932,797,248	1,079,499,928	65		1,325,846,418	1,363,859,885	175,106	176,359	N.A.	5.250 - 15.260
106	Southern California Savings & Loan Assn, Beverly Hills	923,510,000	801,333,134	104		1,134,298,000	1,047,420,856	86,099	N.A.	5.500 - 14.800	5.500 - 14.000
107	San Francisco Federal Savings & Loan Assn.	913,697,891	890,102,275	90		1,312,141,260	1,139,002,076	128,665	125,817	5.250 - 14.800	5.250 - 16.550
108	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.	912,322,000	838,926,321	99		1,285,222,000	1,147,363,708	N.A.	170,787	N.A.	5.500 - 16.550
109	Mid-America Federal Savings & Loan Assn., Columbus, Ohio	908,387,106	520,251,686	170	+ 61	1,078,151,038	653,662,191	177,434	91,424	5.250 - 14.800	5.250 - 16.550
110	Third Federal Savings & Loan Assn., Cleveland	903,870,887	834,087,164	100		1,024,106,583	955,465,092	142,170	138,317	5.000 - 14.800	5.250 - 16.104
111	American Savings Assn., Springfield, Ill.	900,710,774	....	...		1,008,322,455	....	161,850	....	5.250 - 10.000	....
112	Columbia Banking Federal S & L Assn. Rochester, N.Y.	887,226,857	825,624,862	102		980,556,880	969,870,059	210,530	184,585	5.250 - 14.800	5.500 - 16.550
113	First Federal Savings & Loan Assn., Little Rock, Ark.	886,670,555	411,009,326	224	+111	1,201,740,379	503,129,341	186,710	97,155	5.250 - 14.800	5.250 - 16.550
114	First Savings Association of Wisconsin, Milwaukee	881,450,741	830,212,300	101		1,144,597,260	1,160,091,709	220,622	201,693	5.500 - 14.800	5.250 - 16.550
115	Coast Federal Savings & Loan Assn., Sarasota, Fla.	878,763,000	623,881,948	139	+ 24	952,787,000	742,304,173	N.A.	96,589	N.A.	5.250 - 16.550
116	First Southern Fed. Savings & Loan Assn., Mobile, Ala.	866,799,604	635,747,392	137	+ 21	949,062,596	719,838,464	177,065	122,685	5.250 - 14.700	5.250 - 16.550
117	First Federal Savings & Loan Assn., Greenville, S.C.	857,223,965	399,975,858	228	+111	986,445,973	464,294,661	186,617	75,058	5.250 - 14.700	5.250 - 16.550
118	First Federal Savings & Loan Assn., Jacksonville, Fla.	845,952,046	468,476,782	195	+ 77	981,180,595	543,796,352	131,096	94,783	5.250 - 14.800	5.250 - 16.550
119	Lincoln Federal Savings & Loan Assn., Westfield, N.J.	832,047,000	548,778,000	156	+ 37	939,315,000	609,757,000	N.A.	107,332	N.A.	5.250 - 16.550
120	First Federal Savings & Loan Assn., Lincoln, Neb.	805,378,843	707,921,665	115		1,200,921,242	1,034,096,226	198,467	177,073	5.250 - 10.200	5.250 - 13.450
121	Continental Federal Savings & Loan Assn., Cleveland	798,206,510	840,821,300	98		1,045,337,745	1,105,583,343	147,204	164,000	5.250 - 12.000	5.250 - 16.550
122	First Federal Savings & Loan Assn., Orlando, Fla.	783,170,961	548,526,860	157	+ 35	1,002,471,933	671,647,370	143,863	103,714	5.250 - 14.800	5.250 - 16.550
123	Flagler Federal Savings & Loan Assn., Miami	781,391,000	726,172,476	111		944,495,000	810,626,168	N.A.	124,450	N.A.	5.500 - 13.450
124	Metropolitan Federal Savings & Loan Assn., Fargo, N.D.	774,208,021	480,917,152	186	+ 62	1,011,453,987	664,582,404	147,047	89,354	5.250 - 14.800	5.250 - 16.550
125	Far West Savings & Loan Assn., Newport Beach, Calif.	756,603,000	746,322,376	110		1,078,457,000	1,029,814,407	N.A.	N.A.	N.A.	5.500 - 16.550
126	First City Federal S & L Assn., Bradenton, Fla.	754,825,248	423,964,776	219	+ 93	859,513,648	516,689,819	103,495	60,073	5.250 - 14.800	5.250 - 16.550
127	American Charter Federal S & L Assn., Lincoln, Neb.	749,612,000	770,144,655	106		1,023,346,000	1,031,975,432	164,000	163,347	5.250 - 14.800	5.250 - 16.550
128	Eureka Federal Savings & Loan Assn., San Francisco	743,584,841	685,718,506	120		1,024,526,747	1,013,041,754	159,042	144,844	5.250 - 11.000	5.250 - 15.949
129	Buckeye Federal Savings & Loan Assn., Columbus, Ohio	742,191,927	710,194,331	114		1,039,091,392	1,023,032,534	136,332	159,823	5.500 - 14.800	5.250 - 16.550
130	First Federal Savings & Loan Assn., Toledo, Ohio	739,700,272	692,703,532	118		808,313,705	786,951,340	132,950	132,960	5.250 - 14.800	5.250 - 16.550
131	Eagle Savings Assn., Cincinnati	738,315,731	681,048,468	123		884,704,687	875,514,567	137,437	N.A.	5.250 - 14.800	5.500 - 13.450
132	Diamond Savings & Loan Co., Findlay, Ohio	737,992,027	646,515,431	132		842,317,649	773,132,964	215,660	185,511	5.250 - 13.669	5.250 - 16.550
133	Nevada Savings & Loan Assn., Las Vegas	736,574,000	492,773,000	182	+ 49	932,599,000	653,881,000	100,731	N.A.	5.250 - 14.800	5.250 - 16.550
134	Cragin Federal Savings & Loan Assn., Chicago	731,407,002	685,513,125	121		924,614,956	868,573,048	112,657	111,388	5.250 - 13.482	5.250 - 13.000
135	Columbia First Federal S & L Assn., Washington, D.C.	721,639,744	690,180,960	119		906,605,373	914,395,670	97,195	102,062	5.250 - 14.800	5.250 - 16.550
136	Midland Federal Savings & Loan Assn., Denver	720,758,000	715,281,437	113		1,009,708,000	1,001,257,996	115,000	114,723	5.250 - 14.800	5.250 - 16.550
137	Century FS & LA of Long Island, Cedarhurst, N.Y.	708,227,841	637,408,614	136		756,441,809	768,575,336	125,792	134,978	5.250 - 14.800	5.500 - 16.550
138	Sacramento Savings & Loan Assn., Calif.	706,773,554	726,112,404	112		928,760,019	882,578,266	113,992	146,575	5.500 - 13.650	5.250 - 16.550
139	First Federal Savings & Loan Assn., New Haven, Conn.	706,090,032	668,090,505	127		750,937,695	735,954,243	139,540	117,618	5.250 - 14.800	5.250 - 16.104
140	Texas Federal Savings & Loan Assn., Dallas	704,693,703	594,528,723	144	+ 4	1,068,577,525	809,057,529	117,700	105,626	5.250 - 13.250	5.250 - 12.698
141	Roosevelt Federal Savings & Loan Assn., St. Louis, Mo.	698,005,345	699,915,350	116		834,549,494	858,274,996	139,679	143,751	5.250 - 11.000	5.250 - 16.500
142	Pomona First Fed. Savings & Loan Assn., Calif.	695,436,627	677,775,150	124		824,951,622	806,829,414	N.A.	N.A.	N.A.	N.A.
143	First Federal Savings & Loan Assn., Wilmette, Ill.	695,218,000	325,168,924	301	+158	839,825,000	420,968,228	N.A.	57,347	N.A.	5.250 - 16.550
144	National Permanent Fed. S & L Assn., Washington, D.C.	688,950,003	670,087,466	126		886,150,350	981,677,622	93,787	103,663	5.250 - 14.800	5.250 - 16.550
145	Gill Savings Assn., Hondo, Tex.	683,769,000	344,334,000	275	+130	748,754,000	529,913,000	N.A.	N.A.	N.A.	N.A.
146	St. Louis Federal Savings & Loan Assn.	679,275,000	....	...		871,829,000	....	150,000	....	5.250 - 10.000	....
147	Columbia Savings, FS&LA, Queens, New York	679,233,000	675,932,486	125		750,886,000	787,666,069	N.A.	144,601	N.A.	5.500 - 13.450
148	Commonwealth Federal S & L Assn., Norristown, Pa.	675,948,362	492,689,316	183	+ 35	765,435,367	559,115,178	152,730	112,110	5.500 - 9.550	5.500 - 16.104
149	First Federal S & L Assn. of Puerto Rico, Santurce	669,673,000	681,431,755	122		1,019,009,000	1,046,027,913	N.A.	192,474	N.A.	4.500 - 13.250
150	Cumberland Federal Savings & Loan Assn., Louisville, Ky.	669,466,812	337,514,631	283	+133	829,490,237	419,116,185	110,823	64,800	5.250 - 14.800	5.250 - 16.500
151	Columbia Savings & Loan Assn., Fair Lawn, N.J.	666,748,797	641,374,111	134		750,150,321	710,082,195	N.A.	126,429	5.500 - 13.000	5.250 - 14.320
152	Citizens Savings Assn., Canton, Ohio	658,489,000	653,418,000	131		780,885,000	761,425,000	N.A.	N.A.	N.A.	N.A.
153	Western Fed. Savings & Loan Assn., Los Angeles	657,092,004	571,933,419	148		958,231,381	758,007,466	124,125	N.A.	5.250 - 11.250	5.250 - 14.000
154	Albuquerque Federal Savings & Loan Assn., N.M.	650,819,143	552,038,870	152		928,523,185	715,262,142	112,978	83,541	5.250 - 10.750	5.250 - 16.550
155	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	647,031,557	656,967,352	129		750,517,739	754,586,249	N.A.	N.A.	5.250 - 13.669	5.250 - 16.550
156	Security Federal Savings & Loan Assn., Columbia, S.C.	646,995,000	305,062,000	317	+161	713,016,000	356,497,000	N.A.	N.A.	N.A.	N.A.
157	Great American Federal S & L Assn., Oak Park, Ill.	645,211,526	409,919,889	226	+ 69	878,819,042	466,135,089	119,431	74,887	5.250 - 14.800	5.250 - 16.550
158	Great Financial Federal S & L Assn., Louisville, Ky.	641,643,433	475,540,952	189	+ 31	762,275,846	552,612,974	110,916	94,032	5.500 - 14.700	5.250 - 16.550
159	First Federal S & L Assn., West Palm Beach, Fla.	637,284,366	637,433,132	135		741,538,664	757,435,663	104,610	105,324	5.250 - 13.669	5.250 - 16.550
160	Carondelet Savings & Loan Assn., St. Louis, Mo.	636,953,000	566,967,904	149		717,848,000	730,291,824	N.A.	117,241	N.A.	5.250 - 16.550
161	First American Federal S & L Assn., Asheboro, N.C.	632,444,000	....	...		710,825,000	....	N.A.	....	N.A.	....
162	Great Southern Federal S & L Assn., Savannah, Ga.	632,025,246	341,039,000	279	+117	766,960,610	438,338,000	N.A.	N.A.	N.A.	N.A.
163	Lincoln Savings & Loan Assn., Monterey Park, Calif.	631,755,927	600,669,718	142		834,547,954	760,273,054	N.A.	N.A.	5.250 - 11.250	5.500 - 14.000
164	First Federal S & L Assn. of Oakland. Pontiac, Mich.	626,492,486	503,658,699	179	+ 15	775,806,231	606,281,640	108,328	97,913	5.250 - 14.000	5.250 - 16.550
165	Beverly Hills Savings & Loan Assn.	625,441,391	379,888,107	241	+ 76	820,846,107	617,812,352	27,157	41,674	5.250 - 14.800	5.250 - 16.550
166	Unifirst Federal Savings & Loan Assn., Jackson, Miss.	624,008,313	511,459,563	174	+ 8	701,237,608	609,817,072	99,556	80,589	4.750 - 11.000	4.750 - 16.550
167	Anchor Savings & Loan Assn., Madison, Wis.	622,909,752	513,074,156	173	+ 6	730,411,285	639,030,110	N.A.	117,271	5.250 - 13.750	5.250 - 13.200
168	State Savings Co., Columbus, Ohio	622,358,000	560,416,429	150		786,049,000	749,994,440	N.A.	119,323	N.A.	5.500 - 14.750
169	First Federal Savings & Loan Assn., Cleveland	619,536,771	440,669,084	213	+ 44	746,017,155	553,983,450	N.A.	N.A.	5.250 - 10.000	5.500 - 14.500
170	Home Federal Savings & Loan Assn., Palm Beach, Fla.	613,202,609	425,381,324	218	+ 48	711,704,884	556,355,753	63,299	62,332	5.250 - 14.800	5.500 - 14.330
171	American Fed. S & L Assn of Central Iowa, Des Moines.	610,548,628	463,968,092	198	+ 27	896,844,599	624,493,858	139,297	97,318	5.250 - 10.430	5.250 - 16.550
172	Capital Savings, FS&LA, Olympia, Wash.	609,358,861	488,065,890	184	+ 12	778,407,238	717,571,347	117,661	105,303	5.250 - 14.800	5.500 - 16.550
173	First South Federal Savings & Loan Assn., Pine Bluff, Ark.	599,870,000	....	...		729,383,000	....	N.A.	....	N.A.	....
174	Naples Federal Savings & Loan Assn., Fla.	596,543,490	519,295,014	171		827,647,543	726,502,311	87,209	82,028	5.250 - 14.800	5.250 - 16.550
175	Continental Federal Savings & Loan Assn., Arlington, Va.	594,634,648	337,192,561	284	+109	760,338,988	402,287,600	141,202	81,007	5.250 - 14.800	5.250 - 16.550
176	First Federal Savings & Loan Assn., Lake Worth, Fla.	594,541,988	660,968,499	128		801,110,261	854,630,313	105,226	N.A.	5.250 - 10.500	5.250 - 13.450
177	Columbia Savings & Loan Assn., Beverly Hills	593,457,000	....	...		1,120,887,000	....	N.A.	....	N.A.	....
178	First Federal Savings & Loan Assn., Flourtown, Pa.	592,709,000	580,744,000	147		844,545,000	884,548,000	94,000	60,000	5.250 - 13.620	5.250 - 12.930
179	Central Fed. S&L Assn. of Nassau Cty, Long Beach, N.Y.	589,910,544	533,053,076	163		783,453,153	788,753,486	227,266	141,741	5.250 - 9.838	5.500 - 14.125
180	Investors Savings & Loan Assn., Millburn, N.J.	586,933,532	550,005,743	153		788,690,192	710,397,731	79,905	82,505	5.250 - 14.800	5.250 - 16.040
181	Fidelity Federal Savings & Loan Assn., Nashville, Tenn.	584,771,802	431,250,403	216	+ 35	684,948,364	510,470,932	96,063	79,000	5.250 - 14.550	5.500 - 16.104
182	Red Hill Savings & Loan Assn., Pa.	578,127,872	504,654,275	177		739,777,062	685,461,386	112,711	99,100	5.250 - 14.800	5.250 - 16.550
183	Home Savings & Loan Co., Youngstown, Ohio	576,674,349	549,353,636	155		630,596,950	617,214,968	97,627	95,396	5.250 - 10.000	5.250 - 16.550
184	City Federal Savings & Loan Assn., Birmingham, Ala.	575,721,824	536,424,425	162		695,893,663	645,366,583	100,278	96,000	5.250 - 9.000	5.250 - 12.875
185	First Federal Savings & Loan Assn., Canton, Ohio	572,984,405	446,168,690	206	+ 21	667,235,626	532,030,430	61,234	112,100	5.250 - 10.500	5.500 - 13.450
186	Suburbia Fed. Savings & Loan Assn., Garden City, N.Y.	570,439,252	558,654,194	151		601,911,489	657,542,334	125,309	126,716	5.250 - 14.800	5.250 - 13.450
187	Old Colony Co-operative Bank, Providence, R.I.	569,067,442	547,821,000	158		741,624,974	639,450,000	N.A.	110,625	4.500 - 10.450	4.500 - 16.550
188	American Federal Savings & Loan Assn., Greenville, S.C.	568,627,112	272,326,000	364	+176	702,505,006	349,989,000	155,063	N.A.	5.250 - 14.800	N.A.
189	Standard Federal Savings & Loan Assn., Chicago	566,436,618	517,189,882	172		619,826,075	582,557,262	91,999	84,898	5.250 - 13.669	5.250 - 16.550
190	Mid America Federal Savings & Loan Assn., Cicero, Ill.	560,000,000	522,031,963	168		675,000,000	646,081,462	103,000	90,818	5.250 - 14.800	5.250 - 16.550
191	Metropolitan Federal S & L Assn., Nashville, Tenn.	557,869,042	429,736,506	217	+ 26	673,541,815	567,533,563	113,402	81,489	5.250 - 14.800	5.250 - 16.250
192	Home Federal Savings & Loan Assn., Knoxville, Tenn.	551,145,158	521,498,316	169		600,999,422	585,170,218	84,921	N.A.	5.250 - 9.700	5.250 - 12.698
193	First Fed. Savings & Loan Assn., Tarpon Springs, Fla.	546,788,839	510,563,204	175		605,481,087	572,644,098	81,590	78,956	5.250 - 14.800	5.250 - 16.550
194	Local Federal Savings & Loan Assn., Oklahoma City	546,345,662	545,798,943	159		711,995,896	671,623,143	74,773	72,565	5.250 - 14.800	5.250 - 16.250
195	Home Federal Savings & Loan Assn., Tucson, Ariz.	546,340,109	537,527,342	160		1,034,757,037	767,629,122	99,246	N.A.	5.250 - 14.800	5.250 - 16.550
196	Palmetto Federal Savings & Loan Assn., Fla.	542,141,342	350,865,687	267	+ 71	687,583,324	481,845,820	111,624	48,446	5.250 - 10.750	5.250 - 16.500
197	Collective Federal S & L Assn., Egg Harbor City, N.J.	538,776,294	460,980,017	199	+ 2	616,149,898	527,685,233	120,878	119,773	5.250 - 10.050	5.250 - 16.550
198	South Carolina Federal Savings & Loan Assn., Columbia	537,211,000	442,862,473	209	+ 11	608,759,000	533,364,138	97,551	82,234	5.250 - 14.800	5.250 - 16.550
199	First Home Federal Savings & Loan Assn., Greensboro, N.C.	534,377,513	528,124,453	164		577,301,577	585,635,779	90,056	93,285	5.250 - 12.750	5.250 - 16.550
200	Dixie Federal Savings & Loan Assn., New Orleans, La.	533,489,000	382,813,000	238	+ 38	684,377,000	535,012,000	N.A.	N.A.	N.A.	N.A.

(a)—Range of interest rates is for all new accounts under $100,000, including interest-bearing NOW accounts and variable-rate certificates. In the case of the variable rate CDs, the rate shown is the highest offering rate in effect over the period 7/1/82 to 12/31/82. (b)—Based on revised data. Rank that S&L would have had if revised data had been available. (c)—Revised. N.A. —Not Available.

3rd 100 Largest Savings & Loan Associations in the U.S.

December 31, 1982, Compared with December 31, 1981

In order of Size of Total Deposits

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Rank Dec. 31, 1982	Name of Association	DEPOSITS Amount 12/31/82 $	DEPOSITS Amount 12/31/81 $	Rank 12/31/81	Gain	TOTAL ASSETS Amount 12/31/82 $	TOTAL ASSETS Amount 12/31/81 $	ACCOUNTS 12/31/82 Number	ACCOUNTS 12/31/81 Number	INTEREST RATE ON NEW ACCOUNTS(a) 12/31/82 %	INTEREST RATE ON NEW ACCOUNTS(a) 12/31/81 %
201	Frontier Fed. Savings & Loan Assn., Ponca City, Okla.	529,038,000	469,439,758	192		644,098,000	597,465,671	N.A.	N.A.	N.A.	N.A.
202	United Home Federal Savings & Loan Assn., Toledo, Ohio	527,314,764	246,833,466	...		574,574,123	266,108,978	100,768	51,819	5.250 - 14.800	5.250 - 16.104
203	United Federal Savings & Loan Assn., Des Moines, Iowa	524,912,068	527,869,612	165		540,730,908	645,479,898	124,974	117,964	5.250 - 10.150	5.250 - 16.550
204	Crestmont Federal Savings & Loan Assn., Maplewood, N.J.	524,352,323	....	...		611,060,367	....	N.A.	....	5.250 - 14.800	....
205	Washington Federal Savings & Loan Assn., New York	520,086,936	503,878,880	178		627,444,377	620,876,089	96,234	87,147	5.250 - 14.800	5.500 - 16.550
206	Womens Federal Savings & Loan Assn., Cleveland	512,968,859	500,785,130	180		576,078,007	621,804,377	77,640	100,717	5.250 - 14.800	5.500 - 16.550
207	Home Federal Savings Association of Florida, Hollywood.	512,951,526	536,496,159	161		933,573,187	653,582,620	56,567	58,432	5.250 - 10.500	5.250 - 16.550
208	Savers Fed. Savings & Loan Assn., Little Rock, Ark.	512,308,177	349,316,461	270	+ 62	628,896,791	393,556,464	83,832	70,790	5.250 - 10.950	5.250 - 16.550
209	Security Savings & Loan Assn., Vineland, N.J.	507,514,738	....	...		705,156,640	....	105,591	....	5.250 - 12.000	....
210	Land of Lincoln Savings & Loan Assn., Berwyn, Ill.	504,835,423	467,463,473	196		615,391,964	584,294,350	101,450	134,566	5.250 - 14.800	5.250 - 16.550
211	First Magnolia Federal S & L Assn., Hattiesburg, Miss	500,535,999	380,973,832	239	+ 28	549,870,946	424,627,961	97,631	70,724	5.250 - 14.800	5.250 - 13.200
212	Virginia Federal Savings & Loan Assn., Richmond	497,000,165	450,495,522	205		593,987,507	532,555,343	N.A.	86,655	5.500 - 10.000	5.250 - 16.550
213	First Western Savings Assn., Las Vegas, Nev.	495,249,000	456,072,000	201		709,969,000	699,133,000	N.A.	N.A.	5.250 - 14.000	5.250 - 16.100
214	Bayside Federal Savings & Loan Assn., Queens, New York	495,067,299	342,126,154	277	+ 63	541,882,867	358,727,345	97,600	67,490	5.250 - 13.670	5.250 - 16.104
215	Heritage Federal S & L Assn., Daytona Beach, Fla.	488,526,166	454,274,418	203		574,129,534	541,611,764	74,636	73,007	5.250 - 14.000	5.250 - 16.550
216	Queen City Savings & Loan Assn., Plainfield, N.J.	484,497,997	291,097,630	332	+116	532,662,706	368,234,886	N.A.	48,852	5.500 - 11.000	5.250 - 13.450
217	Reliance Fed. Savings & Loan Assn., Garden City, N.Y.	481,288,089	483,152,961	185		529,756,832	525,192,454	104,734	106,917	5.250 - 13.669	5.250 - 13.291
218	Washington Federal Savings & Loan Assn., Seattle	479,766,138	471,277,063	190		705,163,262	734,549,937	72,329	N.A.	5.250 - 13.750	5.500 - 13.000
219	First Homestead Federal S & L Assn., New Orleans, La.	479,056,162	355,589,177	260	+ 41	621,930,878	506,939,527	71,088	60,117	5.250 - 10.000	4.500 - 14.500
220	Shadow Lawn Savings & Loan Assn., Long Branch, N.J.	478,896,639	441,162,936	212		559,126,771	537,619,503	N.A.	89,639	5.250 - 14.800	5.250 - 16.104
221	Capitol Federal Savings & Loan Assn., Denver	478,621,120	455,319,828	202		718,891,603	647,790,854	139,837	N.A.	5.250 - 10.500	5.250 - 16.550
222	Uptown Federal Savings & Loan Assn., Chicago	475,369,390	412,154,018	222		513,856,902	521,301,087	93,518	91,695	5.250 - 10.500	5.250 - 16.550
223	Union Fed. Savings & Loan Assn., Los Angeles	474,646,807	498,216,748	181		738,569,723	682,773,769	68,460	N.A.	5.250 - 14.800	5.500 - 16.550
224	Continental Fed. Savings & Loan Assn., Oklahoma City	474,195,043	470,993,061	191		674,360,294	634,118,501	71,343	N.A.	5.250 - 14.800	5.250 - 16.550
225	Jersey Shore Savings & Loan Assn., Toms River, N.J.	473,996,000	350,046,343	269	+ 44	528,852,000	376,578,246	N.A.	73,069	N.A.	5.250 - 16.550
226	Pima Savings & Loan Assn., Tucson, Ariz.	472,827,257	360,686,922	257	+ 31	714,195,442	475,912,012	59,661	50,075	5.250 - 14.800	5.250 - 16.550
227	Gate City Federal Savings & Loan Assn., Fargo, N.D.	471,988,044	468,938,250	193		620,929,159	579,638,437	N.A.	99,890	5.250 - 14.800	5.250 - 16.550
228	Alabama Federal Savings & Loan Assn., Tuscaloosa	471,641,000	....	...		560,541,000	....	N.A.	....	N.A.	....
229	United Savings of America, FS&LA, Chicago	470,091,374	....	...		514,710,951	....	112,463	....	5.500 - 14.800	....
230	Mid Kansas Federal Savings & Loan Assn., Wichita	468,128,770	320,298,000	304	+ 74	598,773,523	399,720,000	107,120	N.A.	5.250 - 14.000	N.A.
231	First Federal Savings & Loan Assn., Honolulu, Hawaii	465,967,193	414,006,689	221		621,255,809	604,743,693	111,435	114,684	5.250 - 11.500	5.250 - 13.450
232	Harbor Federal Savings & Loan Assn., Fort Pierce, Fla.	463,622,001	384,936,057	237	+ 5	576,876,955	507,247,017	55,130	58,281	5.250 - 13.669	5.250 - 16.550
233	First Federal Savings & Loan Assn., Fort Myers, Fla.	460,517,666	451,090,643	204		501,810,802	502,604,053	87,037	N.A.	5.250 - 14.800	5.250 - 16.550
234	Skokie Federal Savings & Loan Assn., Ill.	460,049,755	367,480,266	252	+ 18	602,113,295	525,862,287	67,780	61,206	5.500 - 11.000	5.250 - 14.750
235	Joliet Federal Savings & Loan Assn., Ill.	459,282,000	444,715,000	208		509,886,000	501,444,000	90,000	N.A.	5.250 - 13.700	N.A.
236	Fidelity Federal S & L Assn., West Palm Beach, Fla.	456,155,020	441,987,850	210		538,854,173	541,379,593	67,860	66,765	5.250 - 14.770	5.250 - 13.450
237	United Postal Savings Assn., Kirkwood, Mo.	454,262,505	468,505,256	194		889,422,634	738,297,786	103,463	100,673	5.500 - 10.000	5.250 - 16.550
238	Jefferson Fed. Savings & Loan Assn., Birmingham, Ala.	453,084,374	390,852,578	232		496,399,258	429,598,990	82,901	70,497	5.250 - 10.500	5.250 - 16.550
239	Duval Fed. Savings & Loan Assn., Jacksonville, Fla.	450,011,918	304,180,000	319	+ 80	535,636,541	345,803,000	74,655	N.A.	5.250 - 14.800	N.A.
240	Home Federal Savings & Loan Assn., Queens, New York	444,720,520	445,782,146	207		548,046,203	561,496,276	66,582	66,172	5.250 - 14.800	5.500 - 16.550
241	Washington Federal S & L Assn., Washington, D.C.	443,579,518	288,967,055	333	+ 92	724,905,911	467,938,568	71,870	59,696	5.250 - 14.030	5.250 - 16.550
242	Benjamin Franklin Savings Assn., Houston	437,567,549	268,279,592	370	+128	597,349,024	371,141,660	80,847	74,229	5.250 - 14.800	5.250 - 16.550
243	First Federal Savings & Loan Assn., Indianapolis	436,541,000	385,869,581	236		577,290,000	492,964,725	N.A.	58,947	N.A.	5.500 - 16.550
244	State Savings & Loan Assn., Salt Lake City, Utah	434,322,141	409,654,000	227		643,455,665	652,337,000	85,561	N.A.	5.250 - 14.800	N.A.
245	Harris Savings Assn., Harrisburg, Pa.	433,358,334	353,201,461	264	+ 19	471,090,997	393,415,973	76,095	71,021	5.250 - 13.100	5.500 - 14.750
246	Peninsula Federal Savings & Loan Assn., Miami	430,566,564	435,551,781	214		516,479,891	507,508,281	50,353	64,178	5.250 - 14.800	5.250 - 16.104
247	Commonwealth Fed. Savings & Loan Assn., Lowell, Mass.	429,964,998	227,866,349	...		622,764,227	291,574,327	100,984	59,750	5.250 - 12.000	5.250 - 16.000
248	Caguas Federal Savings & Loan Assn., P.R.	428,176,000	....	...		660,436,000	....	N.A.	....	N.A.	....
249	Hinsdale Federal Savings & Loan Assn., Ill.	427,389,000	....	...		507,259,000	....	N.A.	....	N.A.	....
250	Midland Fin'l Savings & Loan Assn., Des Moines, Iowa	426,493,399	398,166,447	229		549,654,481	551,563,118	78,045	80,608	5.250 - 14.450	5.250 - 16.550
251	Standard Federal Savings & Loan Assn., Gaithersburg, Md.	423,736,000	....	...		525,183,000	....	N.A.	....	N.A.	....
252	Republic Fed. Savings & Loan Assn., Altadena, Calif.	422,954,672	410,800,214	225		543,493,611	528,944,009	76,311	N.A.	5.250 - 14.800	5.500 - 16.045
253	Olympic Federal Savings & Loan Assn., Franklin Park, Ill.	420,495,000	....	...		N.A.	....	68,861	....	5.250 - 14.800	....
254	Mutual Savings & Loan Assn., Bay City, Mich.	417,549,390	411,418,922	223		482,902,706	452,905,863	95,955	40,425	5.240 - 13.232	5.250 - 16.550
255	Westchester Federal S & L Assn., New Rochelle, N.Y.	417,505,563	329,226,963	296	+ 41	531,000,000	414,900,969	83,644	69,636	5.240 - 14.800	5.500 - 16.550
256	First Mutual Savings Association of Florida, Pensacola	415,909,749	377,744,624	244		481,214,615	448,891,268	71,271	59,135	5.250 - 10.350	5.500 - 12.698
257	Homestead Savings, FS&LA, San Francisco	415,168,879	323,120,437	303	+ 46	653,094,882	567,833,148	101,511	63,672	5.250 - 14.800	5.250 - 16.550
258	Berkeley Fed. Savings & Loan Assn., Short Hills, N.J.	413,886,228	388,084,547	235		549,400,174	500,673,062	48,246	N.A.	5.250 - 13.690	5.250 - 16.550
259	Lamar Savings Assn., Austin, Tex.	411,647,648	....	...		716,289,314	....	37,272	....	5.250 - 14.800	....
260	Anchor Savings Assn., Kansas City, Kan.	411,069,468	380,156,507	240		510,567,285	480,068,182	81,171	83,099	5.250 - 10.625	5.250 - 16.550
261	Capitol Federal Savings & Loan Assn., Lansing, Mich.	410,986,982	420,089,571	220		466,728,222	477,367,512	67,349	66,504	5.250 - 10.500	5.500 - 16.104
262	Prudential Federal S & L Assn., Salt Lake City, Utah	408,826,454	459,235,447	200		706,245,607	762,123,842	43,313	54,919	5.250 - 14.800	5.500 - 16.550
263	Future Federal Savings & Loan Assn., Louisville, Ky.	406,781,000	....	...		547,882,000	....	N.A.	....	N.A.	....
264	Lincoln Federal Savings & Loan Assn., Louisville, Ky.	406,166,000	....	...		491,657,000	....	N.A.	....	N.A.	....
265	Hunter Savings Assn., Cincinnati	404,849,000	441,514,813	211		515,743,000	555,369,797	N.A.	90,802	N.A.	5.500 - 13.450
266	Pelican Homestead & Savings Assn., New Orleans	402,453,703	....	...		436,382,075	....	64,396	....	5.250 - 9.650	....
267	St. Petersburg Federal Savings & Loan Assn., Fla.	400,328,182	368,683,000	250		449,614,753	427,836,000	62,363	N.A.	5.250 - 14.800	N.A.
268	Statewide Savings & Loan Assn., Jersey City, N.J.	399,231,835	282,611,780	342	+ 74	506,866,733	315,393,096	67,143	N.A.	5.250 - 12.000	5.500 - 16.010
269	Franklin First Federal S & L Assn., Wilkes-Barre, Pa.	399,166,787	326,403,138	298	+ 29	458,210,457	375,230,411	100,000	N.A.	5.250 - 14.800	N.A.
270	Guaranty Federal Savings & Loan Assn., Galveston, Tex.	398,675,428	319,759,517	305	+ 35	434,939,527	382,295,286	53,975	58,279	5.250 - 14.800	5.250 - 16.000
271	Great Northwest Federal S & L Assn., Bremerton, Wash.	397,098,000	316,549,000	306	+ 35	513,846,000	422,569,000	N.A.	N.A.	N.A.	N.A.
272	First Federal Savings & Loan Assn., Atlanta	397,058,000	....	...		494,600,000	....	N.A.	....	N.A.	....
273	Los Angeles Federal Savings & Loan Assn.	396,432,752	396,599,943	231		482,319,483	480,874,020	92,716	87,562	5.250 - 14.800	5.250 - 16.550
274	First Federal S & L Assn., Santa Monica, Calif.	395,306,000	388,719,975	234		605,829,000	556,617,625	N.A.	67,538	N.A.	5.250 - 13.750
275	First Federal Savings & Loan Assn., Lakewood, Colo.	394,188,074	367,705,689	251		480,690,089	446,688,136	N.A.	65,659	N.A.	5.250 - 16.550
276	Southwest Savings & Loan Assn., Los Angeles	393,947,642	377,006,659	247		539,119,717	562,518,236	58,247	53,408	5.250 - 13.769	5.250 - 16.550
277	North Jersey Savings & Loan Assn., Passaic, N.J.	384,700,550	377,435,196	245		464,857,343	482,600,595	65,300	69,184	5.250 - 14.800	5.250 - 16.104
278	Freedom Federal Savings & Loan Assn., Berwyn, Ill.	384,264,308	261,987,000	381	+103	461,884,952	323,537,000	81,656	N.A.	5.250 - 11.340	N.A.
279	Missouri Savings Assn., Clayton	383,899,000	331,277,000	293	+ 14	506,509,000	438,674,000	88,451	N.A.	5.250 - 14.800	N.A.
280	Guaranty Federal Savings & Loan Assn., Birmingham, Ala.	383,716,897	351,312,475	265		480,704,354	428,810,773	64,567	60,006	5.250 - 14.800	5.000 - 16.550
281	Flushing Fed. Savings & Loan Assn., Queens, New York.	383,333,832	356,963,854	259		407,249,527	385,248,385	60,061	63,122	5.250 - 12.000	5.250 - 12.698
282	York Federal Savings & Loan Assn., Pa.qs.	382,240,560	350,129,108	268		417,212,845	439,729,776	103,872	90,700	5.250 - 14.700	5.250 - 16.100
283	Home Owners Federal Savings & Loan Assn., Boston	381,990,000	302,349,647	321	+ 38	480,902,000	416,306,939	N.A.	N.A.	N.A.	5.250 - 16.550
284	Atlantic Permanent Federal S & L Assn., Norfolk, Va.	381,873,372	332,121,803	290	+ 6	572,012,964	501,912,946	50,085	54,554	5.250 - 14.700	5.000 - 16.550
285	Peoples Savings Assn., Toledo, Ohio	381,207,886	378,866,980	242		413,115,655	436,300,860	50,253	58,195	5.250 - 10.000	5.500 - 16.550
286	Guaranty Savings & Loan Assn., St. Petersburg, Fla.	380,288,375	278,877,000	352	+ 66	456,154,635	345,132,000	40,712	N.A.	5.250 - 12.000	N.A.
287	Capital-Union Savings, FA, Baton Rouge, La.	380,117,023	....	...		450,443,913	....	59,006	....	5.250 - 14.800	....
288	Interstate Fed. Savings & Loan Assn., Washington, D.C.	376,947,655	377,119,396	246		485,880,807	503,400,197	57,120	61,892	5.250 - 10.500	5.250 - 16.550
289	First Federal Savings & Loan Assn., San Antonio, Tex.	376,639,105	283,970,718	338	+ 49	506,700,999	363,793,139	N.A.	48,323	5.250 - 14.800	5.250 - 16.550
290	First Federal Savings & Loan Assn., Charleston, S.C.	376,594,189	363,273,673	254		478,034,044	460,521,019	93,732	90,977	5.250 - 14.800	5.250 - 16.550
291	Sandia Federal Savings & Loan Assn., Albuquerque, N.M.	376,079,000	....	...		446,854,000	....	N.A.	....	N.A.	....
292	Security Homestead Assn., New Orleans	374,085,000	331,905,000	291		508,620,000	392,989,000	N.A.	N.A.	N.A.	N.A.
293	Clyde Federal S & L Assn., North Riverside, Ill.	373,398,689	325,496,221	300	+ 7	431,158,030	371,360,619	58,175	51,500	5.500 - 14.800	5.250 - 16.550
294	Great American Federal S & L Assn., Homestead, Pa.	372,672,142	361,065,537	256		404,330,967	403,439,159	66,646	66,130	5.250 - 13.750	5.250 - 16.104
295	First Federal Savings Assn. of Nevada, Reno	372,076,446	368,881,320	249		485,861,387	462,603,452	60,002	61,127	5.250 - 13.669	5.500 - 16.550
296	Olney Savings Assn., Tex.	371,818,813	....	...		474,651,000	....	N.A.	....	N.A.	....
297	Mid-State Federal Savings & Loan Assn., Ocala, Fla.	371,517,000	326,149,534	299	+ 2	456,000,000	424,380,844	N.A.	55,203	N.A.	5.250 - 16.550
298	Security Savings & Loan Assn., Tucson, Ariz.	371,347,000	....	...		688,352,000	....	N.A.	....	N.A.	....
299	Bell Savings & Loan Assn., San Mateo, Calif.	370,970,000	....	...		471,506,000	....	N.A.	....	N.A.	....
300	Family Federal Savings & Loan Assn., Saginaw, Mich.	370,030,223	377,968,859	243		401,198,255	420,316,033	N.A.	N.A.	5.250 - 9.700	5.250 - 13.450

(a)—Range of interest rates is for all new accounts under $100,000, including interest-bearing NOW accounts and variable-rate certificates. In the case of the variable rate CDs, the rate shown is the highest offering rate in effect over the period 7/1/82 to 12/31/82. (b)—Based on revised data. Rank that S&L would have had if revised data had been available. (c)—Revised. N.A. —Not Available.

Geographic Breakdown of Top 300 Savings and Loans Including a Breakdown of Selected Deposit Accounts

Rank 12/31/82		Total Deposits 12/31/82	SELECTED BREAKDOWN OF DEPOSITS ON 12/31/82				
			91-Day Time Deposits	NOW Accounts	6-Month Money Market Cert.	30-Month Small Savers' Cert.	All-Savers Certificates
	ALABAMA						
116	First Southern Fed. Savings & Loan Assn., Mobile, Ala.	866,799,604	4,701,261	41,481,099	269,354,921	214,463,893	8,233,425
184	City Federal Savings & Loan Assn., Birmingham, Ala.	575,721,824	1,613,231	12,178,400	206,594,202	176,924,130	4,201,883
228	Alabama Federal Savings & Loan Assn., Tuscaloosa	471,641,000	N.A.	N.A.	N.A.	N.A.	N.A.
238	Jefferson Fed. Savings & Loan Assn., Birmingham, Ala.	453,084,374	1,096,602	8,826,846	156,779,364	143,753,446	4,272,850
280	Guaranty Federal Savings & Loan Assn., Birmingham, Ala.	383,716,897	981,652	16,909,619	139,822,589	118,062,621	3,089,993
	ARIZONA						
37	Western Savings & Loan Assn., Phoenix, Ariz.	1,900,265,000	N.A.	N.A.	N.A.	N.A.	N.A.
41	First Federal Savings & Loan Assn., Phoenix, Ariz.	1,743,498,687	4,498,914	58,264,349	396,290,852	538,710,486	13,825,078
104	Southwest Savings & Loan Assn., Phoenix, Ariz.	935,502,599	1,457,023	35,833,621	192,276,322	305,986,691	10,045,327
195	Home Federal Savings & Loan Assn., Tucson, Ariz.	546,340,109	41,211,434	59,448,110	130,436,852	175,409,620	3,511,511
226	Pima Savings & Loan Assn., Tucson, Ariz.	472,827,257	852,378	64,287,914	69,945,102	127,338,053	2,707,451
298	Security Savings & Loan Assn., Tucson, Ariz.	371,347,000	N.A.	N.A.	N.A.	N.A.	N.A.
	ARKANSAS						
113	First Federal Savings & Loan Assn., Little Rock, Ark.	886,670,555	3,912,725	18,440,287	293,960,487	273,677,562	10,331,041
173	First South Federal Savings & Loan Assn., Pine Bluff, Ark.	599,870,000	N.A.	N.A.	N.A.	N.A.	N.A.
208	Savers Fed. Savings & Loan Assn., Little Rock, Ark.	512,308,177	1,680,432	11,028,334	125,507,477	141,792,718	6,231,311
	CALIFORNIA						
1	Home Savings of America, FS&LA, Los Angeles	11,828,936,000	65,651,000	244,698,000	4,181,903,000	2,023,949,000	163,087,000
2	Great Western Savings, FS&LA, Beverly Hills	8,745,669,000	87,292,000	265,291,000	2,512,245,000	1,706,846,000	115,202,000
3	California Fed. Savings & Loan Assn., Los Angeles	7,573,054,020	17,641,466	147,306,626	1,533,450,259	1,153,849,767	90,456,017
4	Glendale Federal Savings & Loan Assn., Calif.	6,775,271,908	34,137,425	159,833,410	1,753,914,231	1,287,900,448	51,500,082
5	American Savings, FS&LA, Beverly Hills	6,241,282,514	17,652,053	110,113,459	1,888,462,772	1,262,740,597	56,734,618
7	State Savings & Loan Assn., Stockton, Calif.	4,904,237,000	2,539,000	4,897,000	112,542,000	116,078,000	2,797,000
8	World Savings, FS&LA, Oakland, Calif.	4,843,681,730	6,900,435	135,438,900	965,748,560	938,949,238	62,230,440
9	Home Fed. Savings & Loan Assn. of San Diego, Calif.	4,528,194,000	N.A.	N.A.	N.A.	N.A.	N.A.
10	First Nationwide Savings, FS&LA, San Francisco	4,480,547,578	31,045,660	145,972,713	357,965,384	1,095,833,532	51,591,793
11	Coast Federal Savings of America, FS&LA, Los Angeles	3,460,897,406	10,445,349	70,200,464	911,655,474	640,336,474	26,993,775
12	Imperial Savings & Loan Assn., FS&LA, San Francisco	3,402,972,154	11,138,563	64,138,563	845,918,046	576,342,708	21,935,659
18	Great American Federal S & L Assn., San Diego, Calif.	3,198,394,021	7,642,266	110,451,908	767,568,524	560,713,103	41,786,899
19	Gibraltar Savings, FS&LA, Beverly Hills	2,937,027,738	12,148,505	48,882,617	721,386,514	488,601,454	27,150,957
25	Allstate Savings & Loan Assn., Los Angeles	2,516,217,973	6,005,133	75,001,923	606,217,688	430,789,995	19,349,843
28	United Savings & Loan Assn., Culver City, Calif.	2,228,495,000	N.A.	N.A.	N.A.	N.A.	N.A.
35	Citicorp Savings, FS&LA, San Francisco	1,926,074,325	11,780,161	19,891,976	289,396,076	224,452,271	10,126,770
47	Central Federal Savings & Loan Assn., San Diego, Calif.	1,610,292,000	2,314,000	31,258,000	244,324,000	217,083,000	7,979,000
54	Santa Barbara Savings & Loan Assn., Calif.	1,399,592,401	5,418,104	30,973,199	399,496,092	320,465,284	9,694,364
63	Valley Federal S & L Assn., Van Nuys, Calif.	1,321,063,000	N.A.	25,095,000	N.A.	N.A.	N.A.
64	Fidelity Federal S & L Assn., Glendale, Calif.	1,309,299,979	3,071,807	48,020,269	280,289,675	201,790,271	10,016,039
72	Guarantee Savings, FS&LA, Fresno, Calif.	1,177,434,446	3,207,229	26,846,502	299,329,732	292,630,548	8,583,248
82	Pacific Fed. Savings & Loan Assn., Costa Mesa, Calif.	1,116,713,513	N.A.	N.A.	N.A.	N.A.	N.A.
83	Downey Savings & Loan Assn., Costa Mesa, Calif.	1,112,220,290	3,434,193	42,562,370	85,210,599	113,074,315	14,707,736
94	Mercury Savings, FS&LA, Huntington Beach, Calif.	1,013,247,413	3,308,000	36,000,000	154,500,000	112,700,000	9,000,000
106	Southern California Savings & Loan Assn, Beverly Hills	923,510,000	2,235,000	0	119,684,000	78,967,000	4,345,000
107	San Francisco Federal Savings & Loan Assn.	913,697,891	16,562,807	99,045,719	270,763,254	151,122,629	10,062,163
108	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.	912,322,000	N.A.	N.A.	N.A.	N.A.	N.A.
125	Far West Savings & Loan Assn., Newport Beach, Calif.	756,603,000	N.A.	N.A.	N.A.	N.A.	N.A.
128	Eureka Federal Savings & Loan Assn., San Francisco	743,584,841	2,779,179	28,013,152	244,806,440	117,503,697	7,075,125
138	Sacramento Savings & Loan Assn., Calif.	706,773,554	1,710,414	76,701,199	190,601,342	183,595,064	6,852,641
142	Pomona First Fed. Savings & Loan Assn., Calif.	695,436,627	N.A.	N.A.	N.A.	N.A.	N.A.
153	Western Fed. Savings & Loan Assn., Los Angeles	657,092,004	4,523,423	53,113,046	176,072,110	115,721,180	5,121,236
163	Lincoln Savings & Loan Assn., Monterey Park, Calif.	631,755,927	2,222,405	10,853,108	149,468,480	87,848,877	5,119,043
165	Beverly Hills Savings & Loan Assn.	625,441,391	298,772	21,432,995	30,013,076	24,220,368	504,251
177	Columbia Savings & Loan Assn., Beverly Hills	593,457,000	N.A.	N.A.	N.A.	N.A.	N.A.
223	Union Fed. Savings & Loan Assn., Los Angeles	474,646,807	1,056,285	12,678,102	119,168,434	76,363,054	3,026,276
252	Republic Fed. Savings & Loan Assn., Altadena, Calif.	422,954,672	601,522	9,632,333	92,043,792	101,760,678	3,296,335
257	Homestead Savings, FS&LA, San Francisco	415,168,879	505,327	67,342,337	118,596,534	84,042,090	3,817,333
273	Los Angeles Federal Savings & Loan Assn.	396,432,752	2,592,757	10,366,320	32,920,783	86,959,557	3,896,948
274	First Federal S & L Assn., Santa Monica, Calif.	395,306,000	N.A.	N.A.	N.A.	N.A.	N.A.
276	Southwest Savings & Loan Assn., Los Angeles	393,947,642	661,817	31,566,044	57,577,176	12,931,751	2,622,974
299	Bell Savings & Loan Assn., San Mateo, Calif.	370,970,000	N.A.	N.A.	N.A.	N.A.	N.A.
	COLORADO						
55	Western Federal Savings & Loan Assn., Denver	1,397,661,823	2,465,165	33,095,099	368,353,509	356,940,105	18,985,262
73	Columbia Savings, FS&LA, Denver	1,173,104,677	1,330,268	24,618,027	198,019,910	266,706,159	10,845,304
76	Empire Savings Building & Loan Assn., Denver	1,152,871,369	45,765,678	28,847,481	269,433,772	281,878,404	12,455,397
136	Midland Federal Savings & Loan Assn., Denver	720,758,000	2,276,000	14,641,000	N.A.	175,271,000	9,862,000
221	Capitol Federal Savings & Loan Assn., Denver	478,621,120	773,609	19,715,299	146,169,118	157,498,239	8,258,637
275	First Federal Savings & Loan Assn., Lakewood, Colo.	394,188,074	N.A.	N.A.	N.A.	N.A.	N.A.
	CONNECTICUT						
24	Northeast Savings, FA, Hartford, Conn.	2,535,343,775	N.A.	N.A.	N.A.	N.A.	N.A.
139	First Federal Savings & Loan Assn., New Haven, Conn.	706,090,032	7,003,122	21,672,268	282,820,590	155,247,524	9,529,373
	DISTRICT OF COLUMBIA						
135	Columbia First Federal S & L Assn., Washington, D.C.	721,639,744	2,468,074	7,989,095	141,657,678	143,185,876	10,962,942
144	National Permanent Fed. S & L Assn., Washington, D.C.	688,950,003	2,495,879	6,191,058	133,398,839	144,873,688	6,846,995
241	Washington Federal S & L Assn., Washington, D.C.	443,579,518	922,573	5,120,752	54,469,287	64,995,490	4,545,523
288	Interstate Fed. Savings & Loan Assn., Washington, D.C.	376,947,655	1,466,626	3,138,601	86,917,082	79,578,061	4,889,911
	FLORIDA						
21	AmeriFirst Federal Savings & Loan Assn., Miami	2,756,057,467	37,849,335	132,743,142	896,485,028	840,783,425	18,383,464
26	Florida Federal Savings & Loan Assn., St. Petersburg	2,441,871,773	13,635,989	81,183,557	760,610,296	568,691,760	29,018,781
29	American Savings & Loan Assn. of Florida, Miami	2,213,411,206	27,924,936	67,397,386	772,883,357	476,983,473	9,778,372
32	Coral Gables Federal Savings & Loan Assn., Fla.	2,001,049,292	17,725,838	47,660,014	707,282,872	523,286,060	14,703,640
42	Dade Savings & Loan Assn., Miami	1,738,788,975	N.A.	N.A.	N.A.	N.A.	N.A.
43	Biscayne Federal Savings & Loan Assn., Miami	1,727,115,000	7,992,991	11,419,775	543,412,162	385,439,775	8,471,559
59	Pioneer Federal Savings & Loan Assn., Clearwater, Fla.	1,345,965,566	6,041,039	23,041,298	63,931,623	436,454,461	7,707,140
61	Atlantic Federal S & L Assn., Fort Lauderdale, Fla.	1,333,557,722	N.A.	N.A.	N.A.	N.A.	N.A.
71	Empire of America FSA, De Land, Fla.	1,186,159,000	N.A.	N.A.	N.A.	N.A.	N.A.
74	Fortune Federal Savings & Loan Assn., Clearwater, Fla.	1,172,529,888	3,888,452	31,259,384	300,858,695	459,056,304	8,455,079
77	Chase Federal Savings & Loan Assn., Miami	1,135,537,636	15,775,881	16,694,343	467,892,724	286,535,147	9,986,959
78	Financial Fed. Savings & Loan Assn., Miami Beach, Fla.	1,122,938,128	6,526,000	25,614,000	526,240,000	209,950,000	7,939,000
84	Home Federal Savings & Loan Assn., St. Petersburg, Fla.	1,078,098,103	5,813,456	30,805,977	48,910,574	294,107,678	6,041,491
85	Citizens Federal Savings & Loan Assn., Miami	1,074,521,996	14,142,952	10,830,338	487,278,502	257,364,439	12,592,484
91	United First Fed. Savings & Loan Assn., Sarasota, Fla.	1,037,905,249	2,124,613	69,963,666	274,732,392	303,438,749	7,005,402
93	Hollywood Federal Savings & Loan Assn., Fla.	1,028,392,883	2,306,487	42,903,077	317,953,305	214,593,545	7,187,923
103	Security First Fed. S & L Assn., Daytona Beach, Fla.	949,206,444	7,134,802	35,945,550	304,067,597	311,532,812	8,002,485
105	Freedom Savings & Loan Assn., Tampa, Fla.	932,797,248	3,758,460	17,872,886	264,610,312	342,939,874	6,439,935
115	Coast Federal Savings & Loan Assn., Sarasota, Fla.	878,763,000	N.A.	N.A.	N.A.	N.A.	N.A.
118	First Federal Savings & Loan Assn., Jacksonville, Fla.	845,952,046	4,981,248	169,967,303	146,451,533	245,399,504	7,123,201
122	First Federal Savings & Loan Assn., Orlando, Fla.	783,170,961	4,369,293	24,489,619	203,724,078	192,191,533	8,023,726
123	Flagler Federal Savings & Loan Assn., Miami	781,391,000	N.A.	N.A.	N.A.	N.A.	N.A.
126	First City Federal S & L Assn., Bradenton, Fla.	754,825,248	4,826,188	21,216,078	226,904,177	229,412,517	7,530,064
159	First Federal S & L Assn., West Palm Beach, Fla.	637,284,366	4,380,514	19,691,106	247,993,936	78,509,211	4,459,249
170	Home Federal Savings & Loan Assn., Palm Beach, Fla.	613,202,609	2,984,172	9,288,796	164,026,658	122,640,312	2,963,090
174	Naples Federal Savings & Loan Assn., Fla.	596,543,490	2,849,835	19,037,797	163,368,979	215,909,681	5,049,850
176	First Federal Savings & Loan Assn., Lake Worth, Fla.	594,541,988	N.A.	N.A.	N.A.	N.A.	N.A.
193	First Fed. Savings & Loan Assn., Tarpon Springs, Fla.	546,788,839	2,008,272	16,605,560	160,726,193	168,114,273	4,228,252
196	Palmetto Federal Savings & Loan Assn., Fla.	542,141,342	N.A.	N.A.	N.A.	N.A.	N.A.
207	Home Federal Savings Association of Florida, Hollywood	512,951,526	0	2,765,741	159,501,985	142,753,286	1,009,837
215	Heritage Federal S & L Assn., Daytona Beach, Fla.	488,526,166	2,594,159	12,398,586	132,337,260	163,625,290	3,350,354
232	Harbor Federal Savings & Loan Assn., Fort Pierce, Fla.	463,622,001	3,864,270	11,806,840	126,195,990	158,980,238	3,092,978

Geographic Breakdown of Top 300 Savings and Loans Including a Breakdown of Selected Deposit Accounts

Rank 12/31/82		Total Deposits 12/31/82	SELECTED BREAKDOWN OF DEPOSITS ON 12/31/82				
			91-Day Time Deposits	NOW Accounts	6-Month Money Market Cert.	30-Month Small Savers' Cert.	All-Savers Certificates
233	First Federal Savings & Loan Assn., Fort Myers, Fla	460,517,666	2,918,315	8,710,582	151,417,302	144,733,927	3,164,771
236	Fidelity Federal S & L Assn., West Palm Beach, Fla	456,155,020	3,245,728	7,851,113	161,557,946	91,104,756	4,551,330
239	Duval Fed. Savings & Loan Assn., Jacksonville, Fla	450,011,918	3,332,197	7,313,546	172,621,442	143,572,317	4,874,670
246	Peninsula Federal Savings & Loan Assn., Miami	430,566,564	3,936,807	10,783,588	188,880,332	80,367,178	2,192,304
256	First Mutual Savings Association of Florida, Pensacola	415,909,749	1,986,404	12,613,187	122,950,718	106,534,158	8,989,317
267	St. Petersburg Federal Savings & Loan Assn., Fla	400,328,182	2,350,798	11,822,458	108,933,823	127,360,832	2,847,267
286	Guaranty Savings & Loan Assn., St. Petersburg, Fla	380,288,375	1,388,294	10,593,670	76,405,962	67,662,564	2,121,463
297	Mid-State Federal Savings & Loan Assn., Ocala, Fla	371,517,000	N.A.	N.A.	N.A.	N.A.	N.A.
	GEORGIA						
38	Georgia Federal Savings & Loan Assn., Atlanta	1,878,196,266	N.A.	N.A.	N.A.	N.A.	N.A.
49	Fulton Federal Savings & Loan Assn., Atlanta	1,532,747,296	14,106,205	20,599,231	372,524,012	389,205,964	12,787,895
69	Decatur Federal Savings & Loan Assn., Ga	1,238,696,545	12,399,191	27,614,261	330,421,667	578,034,400	25,775,507
162	Great Southern Federal S & L Assn., Savannah, Ga	632,025,246	N.A.	N.A.	N.A.	N.A.	N.A.
272	First Federal Savings & Loan Assn., Atlanta	397,058,000	N.A.	N.A.	N.A.	N.A.	N.A.
	HAWAII						
80	Honolulu Federal Savings & Loan Assn., Hawaii	1,121,604,884	11,732,540	42,994,890	209,935,665	133,402,260	11,550,225
231	First Federal Savings & Loan Assn., Honolulu, Hawaii	465,967,193	12,897,315	17,590,949	134,133,444	38,166,563	14,351,041
	ILLINOIS						
6	Talman Home Federal Savings & Loan Assn., Chicago	5,065,075,102	36,816,015	134,843,782	1,786,145,172	1,213,915,506	84,313,710
14	First Federal Savings & Loan Assn., Chicago	3,309,391,701	18,704,822	35,834,756	964,786,727	988,329,409	39,516,477
52	Bell Federal Savings & Loan Assn., Chicago	1,448,868,982	5,651,000	13,574,000	540,698,000	403,701,000	23,975,000
53	St. Paul Federal Savings & Loan Assn., Chicago	1,426,178,473	18,111,066	28,920,353	576,693,347	255,952,049	53,909,462
98	Bloomington Federal Savings & Loan Assn., Ill	973,018,826	N.A.	N.A.	N.A.	N.A.	N.A.
102	Chicago Federal Savings & Loan Assn	950,191,914	9,509,496	24,153,656	301,048,519	205,270,806	17,946,827
111	American Savings Assn., Springfield, Ill	900,710,774	8,452,232	41,453,799	263,591,884	352,608,226	10,426,155
134	Cragin Federal Savings & Loan Assn., Chicago	731,407,002	7,256,750	7,837,976	289,161,881	69,605,015	20,955,860
143	First Federal Savings & Loan Assn., Wilmette, Ill	695,218,000	N.A.	N.A.	N.A.	N.A.	N.A.
157	Great American Federal S & L Assn., Oak Park, Ill	645,211,526	5,306,789	20,256,351	242,883,264	132,634,875	10,807,420
189	Standard Federal Savings & Loan Assn., Chicago	566,436,618	5,187,464	14,283,088	211,012,786	111,326,424	7,192,667
190	Mid America Federal Savings & Loan Assn., Cicero, Ill	560,000,000	3,500,000	13,400,000	188,000,000	138,000,000	11,500,000
210	Land of Lincoln Savings & Loan Assn., Berwyn, Ill	504,835,423	4,196,715	14,125,751	157,518,148	109,722,448	7,348,864
222	Uptown Federal Savings & Loan Assn., Chicago	475,369,390	6,550,656	21,066,737	190,287,363	72,094,838	10,622,827
229	United Savings of America, FS&LA, Chicago	470,091,374	3,999,400	29,191,854	185,916,503	94,856,981	9,244,284
234	Skokie Federal Savings & Loan Assn., Ill	460,049,755	N.A.	9,357,907	N.A.	76,626,816	3,247,381
235	Joliet Federal Savings & Loan Assn., Ill	459,282,000	3,468,000	4,584,000	157,281,000	105,592,000	4,948,000
249	Hinsdale Federal Savings & Loan Assn., Ill	427,389,000	N.A.	N.A.	N.A.	N.A.	N.A.
253	Olympic Federal Savings & Loan Assn., Franklin Park, Ill.qs.	420,495,000	1,376,000	4,029,000	125,007,000	121,620,000	3,437,000
278	Freedom Federal Savings & Loan Assn., Berwyn, Ill	384,264,308	3,186,528	16,628,925	133,812,621	33,736,267	8,218,985
293	Clyde Federal S & L Assn., North Riverside, Ill	373,398,689	2,523,406	2,728,622	152,839,413	92,443,176	5,254,272
	INDIANA						
243	First Federal Savings & Loan Assn., Indianapolis	436,541,000	N.A.	N.A.	N.A.	N.A.	N.A.
	IOWA						
171	American Fed. S & L Assn of Central Iowa, Des Moines	610,548,628	2,639,524	9,613,243	158,362,498	250,697,774	5,659,302
203	United Federal Savings & Loan Assn., Des Moines, Iowa	524,912,068	N.A.	N.A.	N.A.	N.A.	N.A.
250	Midland Fin'l Savings & Loan Assn., Des Moines, Iowa	426,493,399	417,696	9,230,459	105,283,210	129,518,708	4,571,811
	KANSAS						
58	Capitol Federal Savings & Loan Assn., Topeka, Kan	1,347,955,851	7,393,323	42,546,696	99,047,457	478,885,920	12,160,820
230	Mid Kansas Federal Savings & Loan Assn., Wichita	468,128,770	2,859,620	15,209,110	116,881,474	166,631,181	12,581,145
260	Anchor Savings Assn., Kansas City, Kan	411,069,468	1,808,429	5,992,731	109,708,361	135,991,734	4,700,331
	KENTUCKY						
150	Cumberland Federal Savings & Loan Assn., Louisville, Ky	669,466,812	N.A.	N.A.	N.A.	N.A.	N.A.
158	Great Financial Federal S & L Assn., Louisville, Ky	641,643,433	4,183,374	5,001,696	194,256,766	251,485,835	8,274,000
263	Future Federal Savings & Loan Assn., Louisville, Ky	406,781,000	N.A.	N.A.	N.A.	N.A.	N.A.
264	Lincoln Federal Savings & Loan Assn., Louisville, Ky	406,166,000	N.A.	N.A.	N.A.	N.A.	N.A.
	LOUISIANA						
200	Dixie Federal Savings & Loan Assn., New Orleans, La	533,489,000	N.A.	N.A.	N.A.	N.A.	N.A.
219	First Homestead Federal S & L Assn., New Orleans, La	479,056,162	3,076,444	15,131,845	89,225,333	65,821,946	5,786,952
266	Pelican Homestead & Savings Assn., New Orleans	402,453,703	2,915,829	9,512,664	139,586,367	95,799,405	6,640,344
287	Capital-Union Savings, FA, Baton Rouge, La	380,117,023	1,371,481	3,445,667	155,372,954	82,027,111	2,633,057
292	Security Homestead Assn., New Orleans	374,085,000	N.A.	N.A.	N.A.	N.A.	N.A.
	MARYLAND						
92	Baltimore Federal Savings & Loan Assn	1,029,285,652	5,451,810	28,561,131	265,418,415	284,335,103	12,033,438
96	Loyola Federal Savings & Loan Assn., Baltimore	982,378,166	5,396,713	7,446,558	284,562,298	281,366,295	13,768,790
251	Standard Federal Savings & Loan Assn., Gaithersburg, Md	423,736,000	N.A.	N.A.	N.A.	N.A.	N.A.
	MASSACHUSETTS						
247	Commonwealth Fed. Savings & Loan Assn., Lowell, Mass	429,964,998	2,840,066	25,310,596	120,373,237	95,591,639	9,201,652
283	Home Owners Federal Savings & Loan Assn., Boston	381,990,000	N.A.	N.A.	N.A.	N.A.	N.A.
	MICHIGAN						
15	Standard Federal Savings & Loan Assn., Troy, Mich	3,284,918,206	41,819,913	48,813,584	1,286,573,794	470,535,062	97,936,606
16	First Federal Savings & Loan Assn., Detroit	3,281,083,653	30,455,981	66,381,764	1,232,052,393	486,547,070	83,114,223
68	Great Lakes Federal S & L Assn., Ann Arbor, Mich	1,268,872,478	8,809,064	97,994,233	425,886,517	323,973,708	16,275,473
99	Detroit & Northern Savings & Loan Assn., Hancock, Mich	972,256,000	11,113,671	12,565,179	408,905,520	200,239,036	20,621,157
164	First Federal S & L Assn. of Oakland, Pontiac, Mich	626,492,486	0	9,870,178	212,934,727	105,854,485	7,675,635
254	Mutual Savings & Loan Assn., Bay City, Mich	417,549,390	327,682	72,381,553	136,278,290	127,598,986	5,811,338
261	Capitol Federal Savings & Loan Assn., Lansing, Mich	410,986,982	3,256,728	7,999,823	15,941,240	113,469,839	5,610,222
300	Family Federal Savings & Loan Assn., Saginaw, Mich	370,030,223	0	4,733,239	106,105,987	149,273,946	5,489,473
	MINNESOTA						
27	Twin City Federal Savings & Loan Assn., Minneapolis	2,344,671,000	6,071,000	70,815,000	662,717,000	759,633,000	40,847,000
57	Midwest Federal Savings & Loan Assn., Minneapolis	1,366,115,893	11,837,985	10,381,178	348,976,406	303,604,517	26,499,486
79	First Federal Savings & Loan Assn., Minneapolis	1,122,262,307	2,558,802	23,069,559	305,331,839	351,934,769	14,286,834
100	Minnesota Federal Savings & Loan Assn., St. Paul	968,160,233	0	26,708,335	289,596,107	308,706,568	13,987,452
	MISSISSIPPI						
166	Unifirst Federal Savings & Loan Assn., Jackson, Miss	624,008,313	6,444,203	41,533,613	220,938,369	191,986,920	13,371,558
211	First Magnolia Federal S & L Assn., Hattiesburg, Miss	500,535,999	4,453,806	18,587,997	189,503,888	141,395,481	7,363,431
	MISSOURI						
30	Community Federal Savings & Loan Assn., St. Louis, Mo	2,115,841,878	14,552,516	49,293,676	704,682,589	658,045,138	35,913,371
33	Farm & Home Savings Assn., Nevada, Mo	1,954,105,859	5,106,339	39,383,623	526,407,490	843,041,682	27,868,971
141	Roosevelt Federal Savings & Loan Assn., St. Louis, Mo	698,005,345	3,899,212	18,538,814	269,783,649	182,041,423	11,332,215
146	St. Louis Federal Savings & Loan Assn	679,275,000	N.A.	N.A.	N.A.	N.A.	N.A.
160	Carondelet Savings & Loan Assn., St. Louis, Mo	636,953,000	N.A.	N.A.	N.A.	N.A.	N.A.
237	United Postal Savings Assn., Kirkwood, Mo		2,581,559	14,482,308	161,423,335	162,372,009	10,181,401
279	Missouri Savings Assn., Clayton	383,899,000	954,000	5,132,000	112,230,000	N.A.	6,225,000
	NEBRASKA						
70	Commercial Federal Savings & Loan Assn., Omaha, Neb	1,219,083,442	3,694,200	37,819,824	391,694,513	400,652,529	32,758,760
120	First Federal Savings & Loan Assn., Lincoln, Neb	805,378,843	1,710,100	19,538,717	314,571,989	238,579,826	11,836,605
127	American Charter Federal S & L Assn., Lincoln, Neb	749,612,000	1,359,000	12,649,000	224,155,000	289,355,000	9,149,000

Geographic Breakdown of Top 300 Savings and Loans Including a Breakdown of Selected Deposit Accounts

Rank 12/31/82		Total Deposits 12/31/82	SELECTED BREAKDOWN OF DEPOSITS ON 12/31/82				
			91-Day Time Deposits	NOW Accounts	6-Month Money Market Cert.	30-Month Small Savers' Cert.	All-Savers Certificates
	NEVADA						
133	Nevada Savings & Loan Assn., Las Vegas	736,574,000	4,898,000	102,820,000	217,820,000	144,117,000	72,420,000
213	First Western Savings Assn., Las Vegas, Nev.	495,249,000	3,621,000	11,991,000	122,015,000	100,999,000	4,892,000
295	First Federal Savings Assn. of Nevada, Reno	372,076,446	3,314,141	22,687,979	133,330,265	67,129,706	3,507,724
	NEW JERSEY						
13	City Federal Savings & Loan Assn., Elizabeth, N.J.	3,385,792,000	6,799,000	141,356,000	945,844,000	685,797,000	44,049,000
20	Carteret Savings & Loan Assn., FA, Newark, N.J.	2,932,181,094	13,871,102	292,026,188	997,192,302	861,757,633	37,338,174
44	Suburban Savings & Loan Assn., Wayne, N.J.	1,654,401,237	21,007,889	59,181,684	568,880,432	517,412,962	37,516,770
119	Lincoln Federal Savings & Loan Assn., Westfield, N.J.	832,047,000	N.A.	N.A.	N.A.	N.A.	N.A.
151	Columbia Savings & Loan Assn., Fair Lawn, N.J.	666,748,797	N.A.	N.A.	N.A.	N.A.	N.A.
180	Investors Savings & Loan Assn., Millburn, N.J.	586,933,532	0	4,206,585	293,886,664	103,592,239	7,429,076
197	Collective Federal S & L Assn., Egg Harbor City, N.J.	538,776,294	3,717,132	18,111,858	127,378,407	125,955,791	6,655,245
204	Crestmont Federal Savings & Loan Assn., Maplewood, N.J.	524,352,323	2,794,748	11,081,338	149,181,400	85,666,574	41,527,778
209	Security Savings & Loan Assn., Vineland, N.J.	507,514,738	1,819,125	14,917,763	124,795,852	133,508,424	6,577,864
216	Queen City Savings & Loan Assn., Plainfield, N.J.	484,497,997	3,314,258	10,321,740	187,442,269	122,499,460	8,713,727
220	Shadow Lawn Savings & Loan Assn., Long Branch, N.J.	478,896,639	6,482,150	12,503,625	158,006,907	114,623,794	5,948,011
225	Jersey Shore Savings & Loan Assn., Toms River, N.J.	473,996,000	N.A.	N.A.	N.A.	N.A.	N.A.
258	Berkeley Fed. Savings & Loan Assn., Short Hills, N.J.	413,886,228	5,369,396	41,585,547	156,488,081	123,736,545	4,575,347
268	Statewide Savings & Loan Assn., Jersey City, N.J.	399,231,835	3,480,283	4,617,963	175,026,584	47,371,883	5,804,414
277	North Jersey Savings & Loan Assn., Passaic, N.J.	384,700,550	3,744,650	4,076,186	190,694,949	52,714,955	5,403,950
154	Albuquerque Federal Savings & Loan Assn., N.M.	650,819,143	3,024,909	20,308,784	144,288,763	136,483,775	13,137,656
291	Sandia Federal Savings & Loan Assn., Albuqeurque, N.M.	376,079,000	N.A.	N.A.	N.A.	N.A.	N.A.
	NEW YORK						
17	Empire of America FSA, Buffalo, N.Y.	3,211,273,224	5,591,440	79,921,713	831,874,670	674,868,964	81,977,647
23	First Federal Savings & Loan Assn., Rochester, N.Y.	2,691,710,406	19,860,548	42,353,400	759,588,049	514,278,298	39,470,451
36	Suffolk County Federal S & L Assn., Centereach, N.Y.	1,915,425,366	15,494,603	32,352,372	688,258,182	259,255,214	37,658,836
60	Astoria Federal Savings & Loan Assn., Queens, New York	1,343,029,526	13,860,133	10,119,041	527,682,595	211,204,168	21,427,507
112	Columbia Banking Federal S & L Assn. Rochester, N.Y.	887,226,857	N.A.	N.A.	N.A.	N.A.	N.A.
137	Century FS & LA of Long Island, Cedarhurst, N.Y.	708,227,841	4,668,000	7,359,000	245,758,000	117,948,000	N.A.
147	Columbia Savings, FS&LA, Queens, New York	679,233,000	N.A.	N.A.	N.A.	N.A.	N.A.
179	Central Fed. S&L Assn. of Nassau Cty, Long Beach, N.Y.	589,910,544	7,910,782	11,019,673	193,593,332	70,041,389	10,655,239
186	Suburbia Fed. Savings & Loan Assn., Garden City, N.Y.	570,439,252	5,518,156	21,505,500	179,161,328	80,595,539	15,273,809
205	Washington Federal Savings & Loan Assn., New York	520,086,936	4,612,332	11,035,613	210,602,166	59,386,627	5,125,049
214	Bayside Federal Savings & Loan Assn., Queens, New York	495,067,299	5,884,605	11,917,724	204,323,382	53,646,370	7,905,229
217	Reliance Fed. Savings & Loan Assn., Garden City, N.Y.	481,288,089	4,973,780	9,743,421	200,730,775	0	10,460,423
240	Home Federal Savings & Loan Assn., Queens, New York	444,720,520	2,796,779	2,608,302	169,829,779	69,500,615	4,739,164
255	Westchester Federal S & L Assn., New Rochelle, N.Y.	417,505,563	5,837,882	11,685,225	159,242,298	32,601,420	10,536,603
281	Flushing Fed. Savings & Loan Assn., Queens, New York	383,333,832	2,332,783	5,212,508	123,327,219	57,458,251	5,511,306
	NORTH CAROLINA						
161	First American Federal Savings & Loan Assn., Asheboro, N.C.	632,444,000	N.A.	N.A.	N.A.	N.A.	N.A.
199	First Home Federal Savings & Loan Assn., Greensboro, N.C.	534,377,513	1,905,288	12,578,109	184,734,528	132,802,650	6,666,351
	NORTH DAKOTA						
124	Metropolitan Federal Savings & Loan Assn., Fargo, N.D.	774,208,021	6,534,616	18,134,671	256,209,763	250,558,581	8,992,834
227	Gate City Federal Savings & Loan Assn., Fargo, N.D.	471,988,044	3,103,000	7,215,889	182,948,400	122,965,900	5,865,000
	OHIO						
46	TRANSOHIO Savings Assn., Cleveland	1,623,354,000	N.A.	N.A.	N.A.	N.A.	N.A.
48	Broadview Savings & Loan Co., Cleveland	1,558,559,991	9,247,000	45,101,061	407,805,982	321,330,921	20,480,380
66	Ohio Savings Assn., Cleveland	1,271,991,149	2,902,036	40,020,729	310,726,507	0	22,102,822
81	Gem Savings Assn., Dayton, Ohio	1,119,378,528	4,928,392	12,747,170	267,226,261	336,952,020	13,376,338
89	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,050,890,143	5,495,605	20,351,227	290,818,583	326,802,208	11,832,628
95	Cardinal Federal Savings & Loan Assn., Cleveland	1,006,937,000	2,745,000	14,769,000	283,027,000	201,033,000	15,426,000
109	Mid-America Federal Savings & Loan Assn., Columbus, Ohio	908,387,106	17,952,994	14,423,698	226,783,688	266,569,492	6,979,663
110	Third Federal Savings & Loan Assn., Cleveland	903,870,887	2,414,698	7,109,190	263,112,317	167,223,329	10,863,829
121	Continental Federal Savings & Loan Assn., Cleveland	798,206,510	N.A.	N.A.	N.A.	N.A.	N.A.
129	Buckeye Federal Savings & Loan Assn., Columbus, Ohio	742,191,927	4,960,638	6,379,354	150,084,240	266,688,701	11,304,920
130	First Federal Savings & Loan Assn., Toledo, Ohio	739,700,272	6,059,506	8,898,452	224,262,062	217,989,366	5,852,089
131	Eagle Savings Assn., Cincinnati	738,315,731	1,902,233	18,561,397	208,131,174	255,264,252	5,440,739
132	Diamond Savings & Loan Co., Findlay, Ohio	737,992,027	2,932,785	44,110,879	178,460,891	245,094,413	8,881,533
152	Citizens Savings Assn., Canton, Ohio	658,489,000	N.A.	N.A.	N.A.	N.A.	N.A.
168	State Savings Co., Columbus, Ohio	622,358,000	N.A.	N.A.	N.A.	N.A.	N.A.
169	First Federal Savings & Loan Assn., Cleveland	619,536,771	N.A.	N.A.	N.A.	N.A.	N.A.
183	Home Savings & Loan Co., Youngstown, Ohio	576,674,349	2,812,718	5,142,798	209,030,204	138,731,766	5,459,793
185	First Federal Savings & Loan Assn., Canton, Ohio	572,984,405	3,246,427	8,726,489	168,961,352	159,108,169	4,914,397
202	United Home Federal Savings & Loan Assn., Toledo, Ohio	527,314,764	4,489,123	2,644,248	168,030,702	162,717,866	5,353,265
206	Womens Federal Savings & Loan Assn., Cleveland	512,968,859	2,632,463	6,295,648	156,952,322	122,734,470	4,423,105
265	Hunter Savings Assn., Cincinnati	404,849,000	N.A.	N.A.	N.A.	N.A.	N.A.
285	Peoples Savings Assn., Toledo, Ohio	381,207,886	1,980,327	13,330,145	137,270,314	343,475	4,126,213
87	Sooner Federal Savings & Loan Assn., Tulsa, Okla	1,064,200,000	13,200,000	75,892,821	396,400,000	278,000,000	16,800,000
	OKLAHOMA						
194	Local Federal Savings & Loan Assn., Oklahoma City	546,345,662	2,619,949	26,136,308	216,893,339	165,259,571	6,537,734
201	Frontier Fed. Savings & Loan Assn., Ponca City, Okla	529,038,000	N.A.	N.A.	N.A.	N.A.	N.A.
224	Continental Fed. Savings & Loan Assn., Oklahoma City	474,195,043	3,510,829	16,825,420	161,796,084	128,657,400	5,300,500
	OREGON						
34	Benjamin Franklin Federal S & L Assn., Portland, Ore.	1,949,480,488	9,073,466	56,545,108	522,815,449	546,865,599	18,471,516
65	Far West Federal Savings & Loan Assn., Portland, Ore.	1,276,293,836	N.A.	N.A.	N.A.	N.A.	N.A.
	PENNSYLVANIA						
39	Atlantic Financial Federal Savings & Loan Assn, Philadelphia	1,799,278,822	8,732,000	28,567,000	413,749,000	460,155,000	20,187,000
88	First Federal Savings & Loan Assn., Pittsburgh	1,060,421,500	7,127,600	18,108,000	343,226,700	313,579,500	16,608,400
90	Horizon Financial, FA, Southamption, Pa.	1,045,745,274	6,761,000	12,352,000	272,217,000	279,632,000	8,207,324
97	Landmark Savings Assn., Pittsburgh	975,582,320	5,074,268	10,094,025	372,423,323	206,831,025	20,508,156
148	Commonwealth Federal S & L Assn., Norristown, Pa.	675,948,362	4,189,490	18,516,431	204,973,631	0	14,227,153
178	First Federal Savings & Loan Assn., Flourtown, Pa.	592,709,000	3,221,000	11,502,000	130,199,000	166,269,000	9,343,000
182	Red Hill Savings & Loan Assn., Pa.	578,127,872	2,805,472	9,278,526	137,003,303	201,190,235	7,645,588
245	Harris Savings Assn., Harrisburg, Pa.	433,358,334	2,259,458	5,206,275	104,926,223	146,282,417	6,432,920
269	Franklin First Federal S & L Assn., Wilkes-Barre, Pa.	399,166,787	N.A.	N.A.	N.A.	N.A.	N.A.
282	York Federal Savings & Loan Assn., Pa.	382,240,560	2,609,345	8,904,169	86,787,159	80,920,414	9,651,908
294	Great American Federal S & L Assn., Homestead, Pa.	372,672,142	2,783,143	2,642,184	149,525,921	62,403,853	5,617,301
149	First Federal S & L Assn. of Puerto Rico, Santurce	669,673,000	N.A.	N.A.	N.A.	N.A.	N.A.
	PUERTO RICO						
248	Caguas Federal Savings & Loan Assn., P.R.	428,176,000	N.A.	N.A.	N.A.	N.A.	N.A.
	RHODE ISLAND						
187	Old Colony Co-operative Bank, Providence, R.I.	569,067,442	6,501,058	0	177,766,441	155,345,299	7,599,533
	SOUTH CAROLINA						
117	First Federal Savings & Loan Assn., Greenville, S.C.	857,223,965	4,653,151	98,377,724	264,368,439	265,673,426	10,717,518
156	Security Federal Savings & Loan Assn., Columbia, S.C.	646,995,000	N.A.	N.A.	N.A.	N.A.	N.A.
188	American Federal Savings & Loan Assn., Greenville, S.C.	568,627,112	2,444,847	25,135,569	163,350,568	167,962,333	6,417,947
198	South Carolina Federal Savings & Loan Assn., Columbia	537,211,000	1,303,000	8,373,000	136,696,000	161,314,000	5,046,000
290	First Federal Savings & Loan Assn., Charleston, S.C.	376,594,189	713,803	9,652,344	96,529,536	108,889,949	5,510,730
	TENNESSEE						
101	Leader Federal Savings & Loan Assn., Memphis, Tenn.	956,004,158	13,054,179	10,416,233	7,908,962	326,908,814	16,854,059
181	Fidelity Federal Savings & Loan Assn., Nashville, Tenn.	584,771,802	5,514,586	9,860,568	208,878,375	161,110,303	7,569,312
191	Metropolitan Federal S & L Assn., Nashville, Tenn.	557,869,042	4,561,679	13,363,878	183,786,332	143,216,649	6,470,723

Geographic Breakdown of Top 300 Savings and Loans Including a Breakdown of Selected Deposit Accounts

Rank 12/31/82		Total Deposits 12/31/82	SELECTED BREAKDOWN OF DEPOSITS ON 12/31/82				
			91-Day Time Deposits	NOW Accounts	6-Month Money Market Cert.	30-Month Small Savers' Cert.	All-Savers Certificates
192	Home Federal Savings & Loan Assn., Knoxville, Tenn.	551,145,158	5,078,266	22,214,082	238,961,463	97,838,012	6,985,323
	TEXAS						
22	Gibraltar Savings Assn., Houston	2,704,915,745	12,413,009	33,182,717	592,362,484	651,867,418	20,007,937
31	University Savings Assn., Houston	2,007,145,004	3,028,658	84,563,185	338,784,734	361,406,092	19,164,848
40	First Texas Savings Assn., Dallas	1,783,845,138	0	49,210,572	422,633,383	554,509,040	22,137,748
56	United Savings Assn., Houston	1,380,968,625	4,453,248	26,016,102	330,377,267	321,783,256	11,054,294
62	Dallas Federal Savings & Loan Assn	1,332,712,250	5,585,946	29,149,240	398,768,095	415,185,605	33,828,141
75	Houston First American Savings Assn	1,172,370,508	1,761,142	40,477,995	267,723,129	237,710,147	21,033,827
86	San Antonio Savings Assn., Tex	1,070,886,901	4,479,998	17,353,113	393,448,867	195,204,684	38,144,112
140	Texas Federal Savings & Loan Assn., Dallas	704,693,703	1,062,388	30,257,190	174,404,842	175,732,259	6,595,627
145	Gill Savings Assn., Hondo, Tex	683,769,000	N.A.	N.A.	N.A.	N.A.	N.A.
242	Benjamin Franklin Savings Assn., Houston	437,567,549	572,000	26,491,000	56,683,000	50,584,000	4,210,032
259	Lamar Savings Assn., Austin, Tex	411,647,648	587,715	15,267,031	31,543,507	40,155,350	1,562,535
270	Guaranty Federal Savings & Loan Assn., Galveston, Tex	398,675,428	1,364,576	33,005,501	78,733,788	92,421,692	3,926,868
289	First Federal Savings & Loan Assn., San Antonio, Tex	376,639,105	724,454	44,018,607	110,467,078	78,475,665	4,924,966
296	Olney Savings Assn., Tex	371,818,813	N.A.	N.A.	N.A.	N.A.	N.A.
	UTAH						
45	American Savings & Loan Assn., Salt Lake City, Utah	1,646,829,903	9,013,000	47,599,000	395,229,000	235,859,000	20,233,000
244	State Savings & Loan Assn., Salt Lake City, Utah	434,322,141	2,595,967	6,265,929	76,234,776	39,836,041	4,845,724
262	Prudential Federal S & L Assn., Salt Lake City, Utah	408,826,454	378,423	610,772	193,546,106	45,644,725	3,483,622
	VIRGINIA						
51	Perpetual American Fed. S & L Assn., McLean, Va	1,465,503,000	10,939,157	23,373,697	48,699,945	305,883,520	19,922,638
175	Continental Federal Savings & Loan Assn., Arlington, Va	594,634,648	3,673,628	26,559,557	149,031,185	137,915,524	15,102,846
212	Virginia Federal Savings & Loan Assn., Richmond	497,000,165	N.A.	N.A.	N.A.	N.A.	N.A.
284	Atlantic Permanent Federal S & L Assn., Norfolk, Va	381,873,372	841,681	5,962,900	79,442,499	111,527,130	3,795,003
	WASHINGTON						
50	Pacific First Fed. Savings & Loan Assn., Tacoma, Wash	1,526,576,675	4,464,768	36,034,043	378,880,308	420,726,133	21,896,749
172	Capital Savings, FS&LA, Olympia, Wash	609,358,861	1,540,176	14,113,891	194,562,011	159,381,837	7,892,647
218	Washington Federal Savings & Loan Assn., Seattle	479,766,138	1,082,234	0	167,084,612	95,261,472	6,820,010
271	Great Northwest Federal S & L Assn., Bremerton, Wash	397,098,000	N.A.	N.A.	N.A.	N.A.	N.A.
	WISCONSIN						
67	Security Savings & Loan Assn., Milwaukee, Wis	1,269,319,099	10,737,518	12,123,087	646,413,212	139,104,188	55,550,871
114	First Savings Association of Wisconsin, Milwaukee	881,450,741	3,624,746	28,340,044	166,188,059	328,639,045	10,477,062
155	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	647,031,557	N.A.	N.A.	N.A.	N.A.	N.A.
167	Anchor Savings & Loan Assn., Madison, Wis	622,909,752	3,539,959	27,867,554	206,878,475	208,043,951	10,154,202

Supplementary List of Larger S&Ls

After Top 300

December 31, 1982, Compared with December 31, 1981

In order of Size of Deposits

Compiled by American Banker Copyright 1983

Name of Association	—Deposits— 12/31/82	12/31/81
Richardson Savings & Loan Assn., Tex	369,932,000	....
Ocean Federal Savings & Loan Assn., Brick Town, N.J	368,950,631	353,442,022
First Fed. Savings & Loan Assn., Fort Smith, Ark	368,160,000	279,264,000
North Carolina Federal Savings & Loan Assn., Albemarle	368,155,902	262,323,000
Heart Federal Savings & Loan Assn., Auburn, Calif	367,243,869	354,247,164
Northwestern Savings & Loan Assn., Chicago	366,691,000	....
Brazos Savings Assn. of Texas, Bryan	366,484,461	....
Spencer Savings & Loan Assn., Garfield, N.J	363,740,376	346,376,920
State Savings & Loan Co., South Euclid, Ohio	363,728,000	340,915,674
Standard Federal Savings & Loan Assn., Columbia, S.C	363,693,375	332,304,283
Home Savings Assn. of Kansas City, Mo	363,373,000	280,042,717
Home Unity Savings & Loan Assn., Plymouth Meeting, Pa	361,176,000	....
Home Federal Savings & Loan Assn., Johnson City, Tenn	360,986,604	337,190,747
First Federal Savings & Loan Assn., Austin, Tex	359,112,609	295,757,291
First Federal Savings & Loan Assn., Rockford, Ill	358,165,093	353,525,000
Citizens Federal Savings & Loan Assn, Seattle	357,456,558	333,667,482
First Federal Savings & Loan Assn., Kansas City, Mo	356,976,297	347,133,459
First Federal Savings & Loan Assn., Vancouver, Wash	356,427,000	....
First Federal Savings & Loan Assn., Chattanooga, Tenn	351,902,639	327,789,889
Blue Valley Fed. Savings & Loan Assn., Kansas City, Mo	350,960,919	306,678,497
Republic Savings & Loan Assn., Milwaukee, Wis	349,942,448	361,242,000
State Capital Savings & Loan Assn., Harrisburg, Pa	349,619,832	357,583,542
Inter-Boro Savings & Loan Assn., Cherry Hill, N.J	349,355,777	311,727,379
Heritage Savings & Loan Assn, Richmond	349,204,000	....
Community Federal S & L Assn., Riviera Beach, Fla	347,899,025	342,610,912
Railroadmens Fed. Savings & Loan Assn., Indianapolis	343,760,503	341,834,528
Down River Fed. Savings & Loan Assn., Taylor, Mich	342,188,193	332,542,738
Bayamon Federal Savings & Loan Assn., P.R	340,339,760	292,051,037
Avondale Federal Savings & Loan Assn., Chicago	339,786,177	278,086,198
Mutual Federal Savings & Loan Assn., Norfolk, Va.qs.	338,728,949	315,985,553
First Federal Savings & Loan Assn., Lakeland, Fla	338,255,956	250,747,049
Midwest Federal Savings & Loan Assn., Minot, N.D	337,949,684	....
First Federal Savings & Loan Assn., Annapolis, Md	337,934,506	314,973,560
Louisiana Savings Assn., Lake Charles	337,236,515	311,708,103
Redlands Federal Savings & Loan Assn., Calif	337,125,000	330,582,180
First Federal Savings & Loan Assn., Augusta, Ga	336,775,000	295,689,000
Charleston Federal Savings & Loan Assn., W. Va	333,675,627	....
Heritage Federal S & L Assn., Kingsport, Tenn	332,479,000	295,413,000
Eastman Savings & Loan Assn., Rochester, N.Y	331,948,073	307,673,937
Beacon Federal Savings & Loan Assn., Baldwin, N.Y	331,877,000	337,802,695
Heights Savings Assn., Houston	329,609,503	304,664,120
San Jacinto Savings Assn., Houston	329,444,000	315,774,656
Gateway Fed. Savings & Loan Assn., Cincinnati	328,091,000	330,256,000
Great Western Union Federal S & L Assn., Seattle	327,934,000	338,851,178
Anaheim Savings & Loan Assn., Calif	327,791,828	285,180,161
Valley Federal Savings & Loan Assn., McAllen, Tex	326,425,000	....
Home Savings Assn., Houston	323,718,332	283,445,204
First State Savings of Wisconsin, Waukesha, Wis	322,247,300	273,051,000
Metropolitan Savings & Loan Assn., Dallas	320,443,000	279,022,006
Peoples Savings & Loan Co., Ashtabula, Ohio	319,965,000	....

Name of Association	—Deposits— 12/31/82	12/31/81
United Financial, F.A., Rochester, Minn	318,695,000	....
Maryland Federal Savings & Loan Assn., Hyattsville	317,556,561	308,775,929
First Federal Savings & Loan Assn., Kalamazoo, Mich	316,299,532	302,194,000
Colony First Federal Savings & Loan Assn., Monaca, Pa	315,835,215	....
United Federal Savings & Loan Assn., Galesburg, Ill	314,519,000	....
Superior Federal Savings & Loan Assn., Fort Smith, Ark	311,067,000	....
First Federal Savings & Loan Assn., Roanoke, Va	308,063,021	282,735,000
Home Federal Savings & Loan Assn., Elgin, Ill	307,710,739	278,196,198
Fidelity Homestead Assn., New Orleans	304,304,500	281,066,924
Freedom Fed. Savings & Loan Assn., Columbus, Ohio	303,060,915	287,119,154
Life Federal Savings & Loan Assn., Norfolk, Va	302,530,927	307,481,075
Mutual Home Federal S & L Assn., Grand Rapids, Mich	298,665,468	288,439,763
Sunrise Fed. Savings & Loan Assn., Farmingdale, N.Y	298,346,938	297,013,847
El Dorado Savings & Loan Assn., Placerville, Calif	298,141,000	266,299,633
New Home Fed. Savings & Loan Assn., Wyomissing, Pa	298,046,454	302,499,228
Main Line Federal Savings & Loan Assn., Villanova, Pa	296,854,000	....
Hamilton Federal S & L Assn., Brooklyn, New York	296,320,000	273,913,000
First Federal Savings & Loan Assn., Waterbury, Conn	294,277,091	277,756,000
Provident Fed. Savings & Loan Assn., Riverside, Calif	294,222,881	277,764,663
Alamo Savings Assn., San Antonio, Tex	293,133,925	235,461,181
International Savings & Loan Assn., Ltd., Honolulu	292,874,030	260,201,469
Parkvale Savings Assn., Pittsburgh	292,367,012	295,517,618
Whitestone Savings, FS&LA, Queens, New York	291,592,367	282,116,447
Arlington Heights Federal Savings & Loan Assn., Ill	290,051,654	285,379,360
First Federal Savings & Loan Assn., La Crosse, Wis	289,848,564	282,589,000
First Federal Savings & Loan Assn., Hendersonville, N.C	289,332,774	274,828,000
Otero Savings & Loan Assn., Colorado Springs, Colo	289,180,000	....
St. Francis Savings & Loan Assn., Milwaukee, Wis	288,818,000	....
American Savings Assn. of Kansas, FS&LA, Wichita	288,719,000	251,904,182
Fidelity New York, FA, Queens, New York	288,457,370	....
Fidelity Federal Savings & Loan Assn., Galesburg, Ill	288,217,000	....
Liberty Federal Savings & Loan Assn., Macon, Ga	283,655,733	270,219,284
Metropolitan Federal Savings & Loan Assn., Bethesda, Md	283,395,000	....
First Fed. Savings & Loan Assn., Valparaiso, Ind	280,869,150	263,151,000
Home Federal Savings & Loan Assn., St. Louis, Mo	279,109,448	261,045,890
Tarrant Savings Assn., Fort Worth, Tex	277,819,000	258,315,548
First Federal Savings & Loan Assn., Davenport, Iowa	276,811,000	273,238,000
Franklin Federal Savings & Loan Assn., Richmond	274,994,652	271,629,880
Union Federal Savings & Loan Assn., Indianapolis	273,295,000	264,415,000
United Federal Savings & Loan Assn., Manchester, N.H	271,230,838	256,494,329
Rocky Mountain Federal Savings & Loan Assn., Cheyenne, Wyo.	271,219,558	....
First Federal Savings & Loan Assn., Largo, Fla	271,080,000	278,395,000
Pioneer First Federal S & L Assn., Lynnwood, Wash	267,933,367	245,310,676
Hemet Federal Savings & Loan Assn., Calif	266,387,000	264,171,000
Home Federal Savings & Loan Assn., Worcester, Mass	265,912,784	270,676,000
First Federal Savings & Loan Assn., Alexandria, Va	263,680,359	232,931,002
Piedmont Fed Savings & Loan Assn., Winston-Salem, N.C	261,501,948	258,799,241
Yakima Federal Savings & Loan Assn., Wash	260,309,588	258,347,313
National Savings & Loan Assn., Wauwatosa, Wis	257,769,135	264,543,575
Maspeth Federal Savings & Loan Assn., Queens, New York	256,333,762	246,198,796

S&Ls . . .

Continued from page 3

Englewood, with $747 million in assets — and the $134 million-asset Commerce Savings FS&LA, Shawnee, Kan.

Interstate Mergers Soar

The number of interstate mergers quadrupled last year. There were 16 such mergers in 1982 compared with four in 1981, the first year interstate mergers were allowed.

The largest institution acquired was the $3 billion-asset Fidelity Savings FS&LA, San Francisco. It was acquired last August by the $130 billion-asset Citicorp, New York, the nation's largest commercial bank holding company. The association's name was later changed to Citicorp Savings FS&LA, and it was the nation's 35th largest S&L in deposits at yearend, with $1.9 billion.

In total, 31 associations were acquired in interstate mergers last year by 16 companies. The assets of these 31 associations totaled approximately $12.9 billion.

Home Still Number One

For the 28th year in a row, Home Savings of America, a Federal Savings & Loan Association, Los Angeles, was the nation's largest S&L. It had $11.8 billion in deposits on Dec. 31, up 6.7% from $11.1 billion a year earlier. In January 1982, Home merged five non-California S&Ls with combined assets of $657 million.

Great Western Savings, a Federal Savings & Loan Association, Beverly Hills, again was second, with $8.7 billion in deposits, up 11.4% from a year earlier.

California Federal Savings & Loan Association, Los Angeles, advanced to third place, with $7.6 billion in deposits, up 47% from a year earlier when it ranked fifth with $5.2 billion. The bulk of its gain was attributable to mergers.

In February 1982, California Federal was involved in an interstate merger involving five associations with combined assets of over $1 billion. The largest of these associations was the $724 million-asset United Federal Savings & Loan Association of Broward County, Fort Lauderdale, Fla.

For the second consecutive year, the fastest growing S&L among the top 300, without the help of mergers, was State Savings & Loan Association, Stockton, Calif. It jumped five places to rank seventh, with deposits of $4.9 billion, up 78% from $2.7 billion a year earlier.

State Savings, a subsidiary of Financial Corp. of America, Los Angeles, advanced 30 places in rank in 1981, with a 113% increase in deposits.

Among the top 300, the fastest growing, with the help of mergers, was Chicago Federal Savings, which had a 244% gain in deposits. It moved up 267 places to rank 102d, with $950 million in deposits.

Formerly the Crawford Savings and Loan Association, it changed its name to Chicago Federal when it acquired the $585 million-asset Chicago Federal Savings & Loan Association and the $169 million-asset Prairie Fedral Savings & Loan Association, Chicago Heights, in September 1982.

The Tabulation

In addition to the listing of the 300 largest S&Ls by deposits, the American Banker presents, for the second year in a row, a geographical breakdown of the top 300 S&Ls, which includes a selected breakdown of their deposit accounts. As this tabulation shows, the six-month MMCs accounted for 27.6% of deposits; the 2½-year small-saver certificates comprised 22.3%; NOW accounts were 2.8%; All-Saver certificates were 1.3%; and 91-day accounts with $7,500 minimum maturity accounted for 0.6%.

Also, a listing of all interstate mergers for 1982 and 1983 up to the present appears on page 3. ■

American Banker

HOME OFFICE
One State Street Plaza, New York, N.Y. 10004
Telephone (212) 943-6700 Wires: News WU Telex 12-5818. WUI 62594 AMERBANKER Advertising: ITT Telex International 421768 ABKR Cable Address: AMERBANKER New York.

EDMUND C. BURKE, Senior Vice President, Advertising Sales Director
NEIL FITZGERALD, Production Manager
RICHARD MARZELLA, Circulation Director
ADVERTISING OFFICES
NEW YORK
One State Street Plaza, New York, N.Y. 10004
212-943-6700
For Classified Information
Call Toll Free 800-221-1910

Bert Lanza
Sarsfield Byrne
Mary Marshall
Donald Sias
Robert Fox
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Sheila M. Driscoll, International
Kathryn Butts, Classified/Legal

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Advertising Representatives:
San Francisco: PETER D. SCOTT, SARA BARNES — Scott, Marshall, Sands & McGinley, 433 California St., San Francisco, CA 94104 (415) 421-7950 In Seattle (206) 285-1214
Los Angeles: WILLIAM E. MARSHALL, CAROLYN SHULMAN — Scott, Marshall, Sands & McGinley, 3450 Wilshire Blvd., Los Angeles, CA 90010 (213) 382-6346

Overseas Directors:
Europe, United Kingdom: ALFRED K. KOSTIC, Bustelli Str. 6,8 Munich 19, Germany, Tel.: 15 32 39 Telex. 522977.
Asia: YASUSHI MATSUSHITA, C.P.O. 1486 Tokyo 100-91, Japan, Cable Matsushita Inc.—(03) 443-7615
Latin America: PAUL J. BLOOMFIELD, P.O. Box 595 Montevideo, Uruguay, Telephone 506 847 Telex. 6119 ABANKER

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S&L Company Posts Results

LOS ANGELES — H.F. Ahmanson & Co. reported net income for the fourth quarter of $16.6 million and a net loss of $44 million for the year.

H.F. Ahmanson is the parent of Home Savings of America FS&LA of Los Angeles, the nation's largest S&L. The thrift unit had assets of $16.1 billion at Dec. 31, compared with $16.8 billion for the holding company.

The fourth-quarter profit for H.F. Ahmanson reflects a loss from the repurchase of $38,000 of mortgage-backed securities. The yearend loss includes a securities gain of $440,000.

The company lost $51.3 million in 1981, reflecting a securities gain of $10.1 million. In the fourth quarter of that year, Ahmanson lost $43.7 million, including a deficit of $218,000 from the repurchase of securities.

Contributing to the fourth-quarter 1982 profit was "the cumulative effect of a six-month decline in interest rates, which translated into sharply lower money costs," a spokesman said.

The company's year-over-year cost of funds was down in the fourth quarter, from 12.11% at Dec. 31, 1981, to 10.12% on the same date in 1982. This was the lowest level since the end of 1980, the spokesman said.

Loan originations in the fourth quarter grew to $249 million, the highest level since the third quarter of 1980 and up from the depressed $49 million in the fourth quarter of 1981. For the year, $592 million of loans were made, compared with $382 million in 1981. ■

FDIC-Backed Bonds Slated

By GEORGE YACIK
The Bond Buyer

NEW YORK — At least two more issuers plan to sell agricultural development bonds indirectly backed by insurance from the Federal Deposit Insurance Corp.

The Industrial Commission of North Dakota plans to sell $15 million of "aggie" bonds through negotiation on March 3 to E.F. Hutton & Co. Inc., which invented the bonds, and Piper, Jaffray & Hopwood Inc., the securities company based in Minneapolis. The issue is expected to be priced early next week.

In addition, the Nebraska Agricultural Development Corp. will probably come to market with an issue in about three or four weeks, according to Gary Gray, vice president in the public finance department of E.F. Hutton in Philadelphia. Mr. Gray said it was too early to say how big this issue will be.

The North Dakota issue will be backed by the FDIC insurance, and Mr. Gray said he expects the Nebraska bonds to carry the guarantee, too.

Since December, at least two aggie bond issues have been sold, both backed by the FDIC insurance. The Oklahoma Development Authority sold $29 million of bonds on Dec. 17, and the Alabama Agricultural Development Authority sold $6 million on Jan. 13.

FDIC-backed aggie bonds, along with mortgage revenue and industrial development bonds that are backed by either the FDIC or the Federal Savings and Loan Insurance Corp., have lately been called into question by, among others, Treasury Secretary Donald T. Regan.

Last month, Mr. Regan, in a letter to FDIC Chairman William M. Isaac and Richard T. Pratt, chairman of the Federal Home Loan Bank Board, which oversees the FSLIC, said that using this insurance to back tax-exempt bonds was "at odds with the administration's policies."

Last week, Mr. Pratt said in a letter to Sen. John Tower, R-Tex., that the use of the federal insurance in this manner is "inconsistent with public policy." He said that although the Bank Board could not unilaterally halt the use of the insurance in bond issues, it would be "pleased to work with" the Treasury Department and Congress to restrict their use.

Mr. Gray would not comment directly on what these events might mean to the use of aggie bonds but said E.F. Hutton was planning "no particular strategy" to counter them.

"We think it's a program that's important to the American agricultural system," Mr. Gray said. ■

Bear, Stearns to Move Eurobond Unit to UK

NEW YORK — Bear, Stearns & Co., testing the Eurobond market waters out of New York for the past two years, plans to enter the mainstream of the Eurobond business this spring with the transfer of its Eurobond operations to London.

As part of the move, Bear, Stearns has hired Peter Ganschinietz to develop and manage its Eurobond operation out of London. Mr. Ganschinietz's contract with his current employer, Westdeutsche Landesbank Girozentrale, expires June 1, said Michael Horsburgh, Bear, Stearns general partner. He is a former director of the Association of International Bond Dealers.

Initially, the firm expects to employ five to seven salespeople in London and three to four traders. Mr. Horsburgh said the firm is "not a major factor" in the Eurobond business currently. He noted that the firm's policy is to "start small and see what happens" in new businesses. ■

To Our Readers

American Banker would appreciate your comments on the savings and loans statistical tables in today's issue. Please answer the following questions and return the questionnaire to L. Michael Cacace, American Banker, One State Street Plaza, New York, N.Y. 10004.

Title of Table________________ **Date**________

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Travelers Seeks FDIC Backing for Market Account

By **SCOTT McMURRAY**

NEW YORK — The Travelers Corp. plans to offer its own federally insured market rate accounts in competition with banks through its system of 10,000 independent insurance agencies.

Travelers has applied to the Federal Deposit Insurance Corp. for its trust company subsidiary, the Massachusetts Co., to become an FDIC member. The Massachusetts Co., founded in Boston in 1818, is chartered in that state.

If approval is granted as expected within the next few months, Travelers will able to use the trust subsidiary to offer the FDIC-insured accounts.

C. Roderick O'Neil, chairman of the finance committee at Travelers, disclosed the move to take deposits Tuesday during a panel discussion sponsored by the Wall Street Planning Group.

Travelers is the nation's fourth largest property and casualty insurer, with total assets of more than $27 billion. In addition to the Massachusetts Co., which it purchased in 1969, it also owns the Keystone Custodian Funds group of

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Treasury Moves to Ease Withholding Rules

Yearend Collection, Other Measures Not Seen Appeasing Bankers

By **ANDREW ALBERT**

WASHINGTON — The Treasury Department took steps Wednesday to ease the expected burdens of the upcoming tax withholding provisions, but dissatisfied bankers said the fight for repeal will go on.

John E. Chapoton, assistant Treasury secretary for tax policy, said the technical changes in the withholding regulations would be "very helpful" in dissuading lawmakers from voting to repeal the law.

He added that the revisions addressed some of the major concerns that financial institutions have voiced about the provision allowing the government to begin withholding 10% of all interest and dividend income.

But many viewed the move largely as a Reagan administration attempt to appease bankers and lawmakers who have waged an all-out battle to repeal withholding. In Congress, the debate heated up, with the key players on both sides airing their opinions wherever possible.

In general, the government is still due to start withholding July 1.

However, Mr. Chapoton announced at a press briefing that the department will delay the start of withholding on original-issue discount securities — like Treasury bills — until Jan. 1, 1984.

The changes also allow depository institutions to withhold customers' interest only at the end of each year, rather than quarterly, for the new money market deposit and Super NOW accounts.

These accounts were added to the list of those already eligible for yearend

➻ **Withholding: Page 15**

Tellers Seek Rung on Success Ladder

Others Happy in Job if Good Work Is Given Recognition

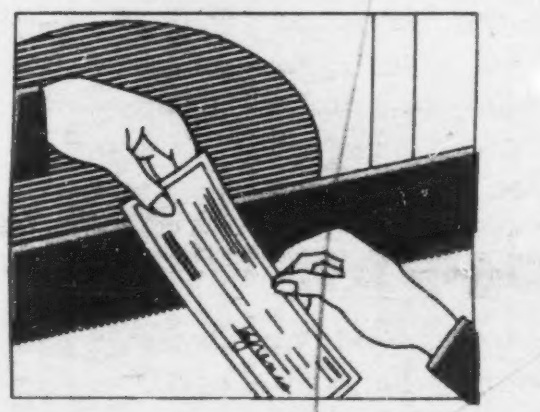
By **DIANE SIMMONS**

What do the tellers want? You give them courses, business cards, and plaques, and they still quit. You certify them and "recognize" them, but the problem of turnover persists.

It's hard to get around the fact that they want more money. The main reason tellers quit is low pay. That's what they told the Cole and Associates researchers in a survey of teller turnover, released in December.

Third in a Series

Banks undertaking a serious program to improve turnover rates have to "put their money where their mouth is," says James Hubbard of Hubbard and Associates consulting firm.



But there are two problems with increasing pay. One is that, given the low base level — the average income of a teller in 1981 was $8,100, according to the Cole survey — the 10%-15% increases included in most "programs" to reduce turnover are less than overwhelming. Even increases in the range of 35% have failed to substantially affect the long-term turnover rate, says Dr. Robert O. Metzger, a management consultant who observed such an effort in two southern banks.

The second problem is that banks will continue to resist justifying high salaries for people whose jobs are limited to

➻ **Teller: Page 8**

Merrill Offers Floating Notes Aimed at Banks

By **ALICE ARVAN**

NEW YORK — Merrill Lynch's investment banking arm, Merrill Lynch White Weld Capital Markets Group, has introduced a corporate floating-rate note priced off of the one-month commercial paper index. The vehicle is designed to appeal to banks and thrifts with a heightened need to find matching investments for huge inflows of assets from the new money market deposit accounts.

The new product is the first in what will be a series of Merrill investment vehicles specifically geared to help banks and thrifts match their assets with their liabilities. Industry analysts expect other brokerage houses to introduce new products of similar design

➻ **John Deere: Page 16**

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Computer-Related Crime Tied To Low-Expertise Employees

By GORDON MATTHEWS

NEW ORLEANS — Over 70% of computer-related bank crime is committed by persons in lower levels of computer operations and expertise — clerks, officers, and tellers — rather than by data-processing personnel.

This is a key finding of a study of computer-linked fraud in the banking and insurance industries by a task force of the American Institute of Certified Public Accountants.

The study has not yet been released, but a few of its results were previewed here this week at the 1983 conference on bank security sponsored by the Bank Administration Institute.

Among the other findings of the study:

- Computer-assisted bank crimes involve theft of assets in 78.8% of the cases, but manipulation of data, a worry of many bankers, occurs in only 7% of the cases.
- A small but significant 2.9% of the cases results from employee "ego trips." Apparently, such workers seek challenges or feel their work deserves more recognition.
- Many incidents of computer-based fraud continue for several months and even longer than a year.
- Internal auditors at banks are credited with uncovering 23.5% of computer-related crimes, while middle management detects another 22% of such incidents at financial institutions.
- Losses exceeded $1 million in 1.2% of the cases analyzed in the study.

The findings were discussed here by Bill D. Colvin, who recently left the Federal Bureau of Investigation to become assistant inspector general of the National Aeronautics and Space Administration. At the conference, Mr. Colvin led a workshop on computer fraud.

The study found that 43.5% of computer-linked crimes at banks could be attributed to clerical personnel. Bank

➻ Fraud: Page 16

Money Funds Are Luring the Kiters

NEW ORLEANS — Bank security officers say they are troubled by a growing incidence of check-kiting among customers of money market mutual funds.

Bankers attending the annual security conference of the Bank Administration Institute here say recession and unemployment have given more people the reason and the time to engage in kiting.

And they believe money market mutual funds with check-writing privileges are providing an added opportunity.

With money funds, kiting occurs when checks are written from several funds to each other to earn daily interest on money that is in several places as collection is under way.

Bank security officials say this kind of kiting may grow, now that the banks offer accounts similar to money funds.

Willingness to Pay

Money funds are relatively new, but the ingredients of check-kiting are not. They are the willingness of a bank to

➻ Kiting: Page 5

Institutions Boost Stock on Quarter

By DAVID O. TYSON

NEW YORK — Banks and other institutional investors added $11.6 billion in stock to their portfolios in the fourth quarter of 1982, the most since they started reporting equity holdings to the Securities and Exchange Commission in 1979.

For the entire 12 months of 1982, quarterly 13-F reports show the institutions invested a net $28.7 billion in the stock market, also the most for the past four years.

Nearly $2 billion of that went into American Telephone & Telegraph Co. shares, including $819 million in the last three months of the year. As recently as 1980 the institutions were getting out of AT&T, their net sales running to $589 million that year.

AT&T headed the list of top buys in the 1982 final quarter. And it ranked second among the top holdings at yearend, as 494 institutions had AT&T stock worth $12.0 billion.

International Business Machines Corp. remains the favorite, however. The 13-F reports show 537 institutions held nearly $29.0 billion of IBM stock at yearend.

The institutions were active on both sides of the stock market in the October-December quarter. Their gross purchases of $63.6 billion were the most in the four years of the 13-F program. So were their $52.0 billion in sales.

Managers with investment discretion over more than $100 million of equity must report their positions each quarter to the SEC on Form 13-F. Bank trust departments manage more than any other group.

Changes in holdings from one quarter to another indicate the net buying or selling, though other factors may account for the difference, such as mergers, new accounts coming into an institution, old accounts leaving, and the conversion of convertible securities.

Computer Directions Advisors Inc., Silver Spring, Md., has a contract with the SEC to collate the 13-F reports and publish the aggregate figures.

Office Equipment Favored

The office and business equipment group was the most heavily acquired in the final quarter of the year, with a net $726.6 million invested in it. IBM accounted for only $44.3 million of that.

Actually, a group labeled "miscellaneous" shows even greater net buying, but CDA suggested it be ignored since it is a catch-all collection of several hundred disparate issues that cannot be classified.

Behind business equipment among favored groups in the three months were hospital management with $710.7 million net purchases, semiconductors

➻ Institutions: Page 12

Mergers, Acquisitions

Florida National Completes Sale Of 24 Banking Offices to Southeast

10-Year Period of Negotiated Peace Begins

By MERWIN SIGALE

MIAMI — Two of Florida's largest bank holding companies have begun a negotiated 10-year period of peace.

Southeast Banking Corp. in Miami and Florida National Banks of Florida Inc. in Jacksonville officially settled their differences by completing the sale of 24 banking offices of Florida National to Southeast.

The closing this week marked the official end of Southeast's attempt to force a merger with a reluctant Florida National.

As part of the deal signed in December and approved by the Federal Reserve Board, each party agreed that for 10 years it would own no more than 4.9% of the other's voting stock, vote it according to the other's wishes, and give the other a right of first refusal before selling the shares.

Each institution now owns about 3.2% of the outstanding common stock of the other.

The closing was made possible this week when Southeast exercised its option to buy 1.9 million shares of Florida National's common stock from C.A. Cavendes, Sociedad Financiera, a Venezuelan merchant bank.

Southeast paid the agreed-upon $67.5 million for the shares as well as an additional $5.3 million, part of a January agreement that resulted in Cavendes' dropping litigation that might have blocked or delayed the accord between Southeast and Florida National.

The announcement of the $5.3 million additional payment was the first time Southeast disclosed how much it had agreed to pay Cavendes beyond the price of the stock itself. Prior announcements had said only that Southeast, Florida National, and Chemical New York Corp. would pay Cavendes $11.2 million, without stating how much each firm committed.

Chemical was involved because of its

➻ Southeast: Page 15

First Tennessee Got Good Deal

Analysts Laud $55 Million Purchase of Failed Bank

By TERESA CARSON

NEW YORK — Bank analysts say First Tennessee National Corp., Nashville, got a good deal when it bought the failed United American Bank, Knoxville, for about $55 million.

"First Tennessee slicked 'em," said Buck Jones, a bank analyst, at J.C. Bradford & Co. But, he cautioned, "This has to be looked at totally differently from any other transaction."

"The bank is worth a lot more to them than the out-of-staters, who would have had to start from scratch."

Three weeks ago, First Tennessee bought the failed United American Bank. The price paid includes about $20 million of depreciation in the bond and loan portfolio and up to $86.5 million of United American's bad loans. As part of the deal, First Tennesse got a $36 million 10-year note from the Federal Deposit Insurance Corp. on which interest floats 50 basis points above the one-year Treasury bill rate.

Analysts and bankers say a detailed assessment of the transaction is difficult, because not enough information is made public. In addition, it will take time to know the extent of the damage from United American's loan portfolio.

In addition, analysts say First Tennessee has a leg up because of its experience in resurrecting failed banks. Seven years ago, the company acquired the defunct $408 million-deposit Hamilton National Bank of Chattanooga.

Analysts say First Tennessee was able clean up Hamilton National making it a bargain purchase. "Hamilton turned out ot be a good deal for them," according to John Moore of Robinson-Humphrey/American Express.

Alan Catmur, bank analyst at Morgan Keegan & Co. Inc. said the acquisition "certainly will put some pressure on First Tennessee's earnings initially, but it is positive in the long run."

"I think they will increase earnings per share with this transaction," Mr. Jones said, "that's unusual for an acquisition."

Mr. Jones said that if the transaction is analyzed from perspective of the present value of the cash paid compared with present value of the cash to be taken in, it is a good deal. Mr. Jones believes the present value of the cash inflow is about $21 million, and the present value of the cash First Tennessee is paying is only $12 million. ■

Union Planters Makes 'Conditional Offer' For Knoxville Bank

Union Planters Corp. of Memphis has made a "conditional offer" to acquire the $205 million-deposit **Valley Fidelity Bank & Trust Co.** of Knoxville, Tenn., for $31.2 million in cash.

In the proposal, Union Planters is offering $61.90 for each of Valley Fidelity's 500,000 common and 4,000 preferred shares, approximately one and one half times the Knoxville bank's book value of $41.27 per share.

Lately, Valley Fidelity stock has been trading in the "mid-30s," according to Ralph E. Sudholt, vice president and manager of investor relations at the Memphis institution.

Noting that in 1982, Valley Fidelity posted a 16% return on equity and a return on assets of 1.4%, he said that "It's one of the best banks in Tennessee, which is why we're willing to pay this much."

Union Planters Corp., whose principal subsidiary is the $952 million-deposit Union Planters National Bank

➻ Planters: Page 7

Pa. Merger Being Renegotiated

Special to the American Banker

READING, Pa. — Terms of the proposed merger of Bancorp of Pennsylvania, parent of Bank of Pennsylvania here, into Dauphin Deposit Corp., parent of Dauphin Deposit Bank & Trust Co., of Harrisburg, are being renegotiated because of lower Bancorp earnings.

The Reading-based holding company's net operating earnings in 1982 dropped to $3,020,000, or $1.95 a share, from $4,821,000, or $3.12 a share in 1982. There was a fourth-quarter loss of $176,000 in 1982, equal to 12 cents a share, compared with net operating earnings of $1,616,000, or $1.05 per share in the fourth quarter of 1981.

The loss stemmed from a loan-loss provision in the quarter of $1,366,000, reflecting most of the estimated maximum potential loss of $800,000 from loan participations with the defunct Penn Square Bank, plus "general economic uncertainties," according to Frederick Ruccius, Bancorp chairman and chief executive officer.

Mr. Ruccius said he hoped the talks "can be completed as quickly as possible" and that "both sides are working positively toward a solution." Breaking off the merger plan is possible, he said.

Original terms called for Dauphin Deposit to pay $27 in cash for up to 40% of Bancorp stock, with an exchange of a half-share of Dauphin for the remaining Bancorp shares.

Book value of Bancorp is around $26.50. ■

Kidwell Resigns as Chairman of Eureka

SAN FRANCISCO — Kenneth L. Kidwell has resigned as chairman of the board of Eureka Federal Savings & Loan Association and has been replaced by L. E. Castner.

Mr. Castner, 78, had been first vice chairman and was still an active member of the board of directors.

Mr. Kidwell will continue to be president and chief executive officer of Eureka, with full responsibility for corporate operations. He will remain on the board.

Mr. Kidwell has made headlines locally because it was disclosed that he had aided federal agents in the apprehension and arrest of John Z. DeLorean, the automobile manufacturer who was arrested on charges of dealing in cocaine and various other charges.

Mr. Castner is a resident of Boyes Hot Springs in Sonoma County, north of San Francisco, and has been active in numerous civic, business and political affairs. ■

Chapman Named NBNA Executive

NEW YORK — Robert G. Chapman has been elected executive vice president of National Bank of North America.

Mr. Chapman will be responsible for NBNA's systems group. He was previously a vice president of Transaction Technology Inc., a subsidiary of Citibank NA, where he was project director for the consumer banking system.

Prior to that, Mr. Chapman was president of Chapman Systems Inc. Earlier, he was employed by Compata Inc. and Xerox Data Systems. ■

Nussbaum Named EVP At Coast Federal S&L

LOS ANGELES — Jerome Nussbaum has been appointed an executive vice president of the Coast Federal Savings & Loan Association.

Mr. Nussbaum joined the association in 1980 as group senior vice president and chief financial officer with responsibility for accounting, investments, and systems.

He previously served as a divisional vice president, treasurer, and controller of another major savings and loan association for three years. Prior to that he was a manager with Peat, Marwick, Mitchell & Co. for three years. ■

Largest U.S. Commercial Banks by States

In order of December 31, 1982, Compared with December 31, 1981

Compilation of the December 31, 1982 deposit-size rankings of the largest commercial banks with deposits of $10 million or more in the states of Alabama, Alaska, Arizona, Arkansas, and California are published below with comparable data for December 31, 1981.

These tables, to be continued in subsequent edtions for each of the 50 states, the District of Columbia, and Puerto Rico, as data are received and compiled, supplement the American Banker's annual midyear deposit roll call of the 300 largest U.S. banks to be published on March 4.

ALABAMA

12/31/82		Deposits Dec. 31, 1982*	Deposits Dec. 30, 1981*	Rank 12/31/81	Gain
1	Central Bank of the South, Birmingham	1,979,285,076	1,745,849,705	1	
2	First National Bank, Birmingham	1,497,697,000	1,405,589,000	2	
3	SouthTrust Bank of Ala. NA, Birmingham	1,024,794,386	949,539,384	3	
4	First National Bank, Mobile	520,261,817	529,272,821	4	
5	Merchants National Bank, Mobile	496,929,066	485,001,025	5	
6	First Alabama Bank, Birmingham	455,204,000	412,498,000	7	+1
7	First Alabama Bank of Montgomery NA	443,409,000	477,787,177	6	
8	Union Bank & Trust Co., Montgomery	278,458,369	244,565,141	8	
9	American Nat'l Bk & Tr Co., Mobile	230,168,302	216,641,546	10	+1
10	First Alabama Bank of Huntsville NA	225,494,545	221,010,154	9	

ALASKA

12/31/82		Deposits Dec. 31, 1982*	Deposits Dec. 30, 1981*	Rank 12/31/81	Gain
1	National Bank of Alaska, Anchorage	694,515,000	607,456,000	1	
2	First National Bank, Anchorage	455,236,000	396,144,000	2	
3	Alaska Nat'l Bank of the North, Fairbanks	215,769,000	187,445,000	3	
4	Alaska Bank of Commerce, Anchorage	168,145,202	171,931,802	4	
5	United Bank Alaska, Achorage	163,434,375	116,127,213	5	
6	Alaska Pacific Bank, Anchorage	135,098,000	112,435,000	6	
7	Alaska Statebank, Anchorage	118,795,000	90,822,000	7	
8	First National Bank, Fairbanks	84,984,000	67,013,000	9	+1
9	First Bank, Ketchikan	83,442,477	77,775,834	8	
10	B. M. Behrends Bank, Juneau	58,013,000	47,936,000	10	

ARIZONA

12/31/82		Deposits Dec. 31, 1982*	Deposits Dec. 30, 1981*	Rank 12/31/81	Gain
1	Valley National Bank, Phoenix	5,530,945,000	5,027,360,000	1	
2	First Interstate Bk. of Ariz. NA, Phoenix	3,622,580,000	3,325,466,000	2	
3	Arizona Bank, Phoenix	1,970,553,118	1,775,828,261	3	
4	United Bank of Arizona, Phoenix	929,282,000	703,555,000	4	
5	Great Western Bank & Trust, Phoenix	456,939,000	449,100,013	5	
6	Continental Bank, Phoenix	271,188,952	262,752,463	6	
7	Century Bank, Phoenix	142,759,023	142,359,150	7	
8	Thunderbird Bank, Phoenix	130,214,269	115,108,193	8	
9	Union Bank, Tucson	87,125,000	84,191,000	9	
10	State Bank, Lake Havasu City	46,838,000	44,362,000	10	

ARKANSAS

12/31/82		Deposits Dec. 31, 1982*	Deposits Dec. 30, 1981*	Rank 12/31/81	Gain
1	Worthen Bk & Trust Co. NA, Little Rock	556,526,899	492,732,917	1	
2	Union National Bank, Little Rock	341,051,130	305,604,000	3	+1
3	Commercial National Bank, Little Rock	325,443,000	308,143,784	2	
4	First National Bank, Little Rock	278,392,782	286,162,328	4	
5	First National Bank, Fort Smith	223,612,682	193,747,000	6	
6	Simmons First National Bank, Pine Bluff	222,220,622	216,559,716	5	
7	Arkansas Bank & Trust Co., Hot Springs	218,638,491	192,515,667	7	
8	State First National Bank, Texarkana	207,195,705	178,834,028	8	
9	First National Bank, Hot Springs	199,455,330	166,127,000	9	
10	City National Bank, Fort Smith	183,584,270	144,149,630	12	+2

CALIFORNIA

12/31/82		Deposits Dec. 31, 1982*	Deposits Dec. 30, 1981*	Rank 12/31/81	Gain
1	Bank of America NT&SA, San Francisco	95,037,498,000	95,985,514,000	1	
2	Security Pacific Nat'l Bk, Los Angeles	25,791,750,980	23,441,590,827	2	
3	Crocker National Bank, San Francisco	18,334,746,000	16,516,627,000	4	+1
4	Wells Fargo Bank NA, San Francisco	18,065,044,000	17,226,213,000	3	
5	First Interst. Bk. of Calif., Los Angeles	15,950,069,000	14,556,481,000	5	
6	Union Bank, Los Angeles	5,436,326,000	5,206,310,000	6	
7	California First Bank, San Francisco	3,576,149,000	3,496,975,000	7	
8	Bank of California NA, San Francisco	2,734,776,000	2,452,860,000	8	
9	Lloyds Bank of California, Los Angeles	2,129,800,000	2,373,990,257	9	
10	Sumitomo Bank of Calif., San Francisco	1,867,495,962	1,747,532,858	10	

*—Data for 12/31/82 may not be comparable with 12/31/81 because of mergers, etc.

Rosenberg Will Move to Wells Fargo's LA Office

SAN FRANCISCO — Richard M. Rosenberg, vice chairman of Wells Fargo & Co. and of its principal subsidiary, Wells Fargo Bank NA, is moving from San Francisco to Los Angeles, where he will serve as the company's senior executive in southern California.

In a related move, Paul Hazen, vice chairman, who had maintained offices in southern California, will now be headquartered in San Francisco.

Mr. Rosenberg, 52, and Mr. Hazen, 41, are members of Wells Fargo's executive office, which also includes Carl E. Reichart, 51, chairman and chief executive officer, and Robert L. Kemper, 54, vice chairman of the board.

Mr. Rosenberg is replacing Richard P. Cooley as Wells Fargo senior executive in southern California.

Mr. Cooley retired from Wells Fargo as chairman and chief executive officer. He is now chairman and chief executive officer of Seafirst Corp., Seattle. ■

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Fleet Issues 10-Notes; Sec Pac Notes Bid Lower

NEW YORK — Fleet Financial Group has entered the debt market with a $50 million issue, and a previously announced $100 million Security Pacific debt issue was bid lower when it opened to trading.

Fleet, Providence, R.I., issued $50 million in 10-year senior notes which will yield 11.25%. The notes were priced at par and are being offered by co-underwriters Salomon Brothers Inc. and Warburg Paribas Becker-A.G. Becker.

Proceeds of the issue will be used to retire $30 million in notes due this year and for general corporate purposes.

Meanwhile, a syndicate offered an issue of $100 million in four-year notes of Security Pacific Corp., Los Angeles. The notes were immmediately bid ⅜ of a point lower than its opening price last Friday.

By early Tuesday, the notes were priced at 99⅝%-99⅞%, to yield 10.84%, according to lead manager Goldman Sachs & Co. The notes were originally priced at par to yield 10.3%. They are rated A2 by Moody's Investors Service. ■

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